Legal English Worksheet (B2-C1)

Article

A small courtroom ruling this month could change how Britain's claims industry is seen by the public. The financial watchdog won permission to name a claims management firm it is investigating, arguing that secrecy can let poor practice linger. Supporters say it will help crack down on cold-calling and misleading adverts, while critics warn that regulators should not call the shots before any findings are made. Either way, the decision signals a tougher stance on transparency.

For consumers, the legal language can feel remote until it lands in their inbox. One Manchester nurse said she signed up after a friend forwarded a link promising easy compensation for a minor travel delay. Weeks later, her details were passed between marketers and a new case handler tried to cash in on her frustration. She was told she could bring a claim, but the paperwork was held up by requests for more evidence and a warning about potential liability if the facts were wrong.

Lawyers say naming a target can be a deterrent, yet due process still matters. The firm can contest the allegations, seek an injunction, or even take the watchdog to court by judicial review. Meanwhile, consumer groups want faster redress: clear fee disclosures, proper consent, and sanctions for those who get away with sharp practice. If the regulator draws a line and makes good on its promise, ordinary people may finally see why compliance is more than a box-ticking exercise.

True / False

1. The financial watchdog can now publicly name a claims management firm it is investigating.
2. Some critics worry the regulator could harm reputations before any formal findings are made.
3. The Manchester nurse received the compensation offer directly from the watchdog.
4. After she signed up online, her personal details were passed between marketers.
5. She was told she could bring a claim, but the process was held up by extra evidence requests.
6. The article says the firm has already admitted liability and agreed to pay out damages.
7. Lawyers note the firm could challenge the move through steps such as an injunction or judicial review.
8. Consumer groups want weaker fee disclosure rules to make claims quicker.

Phrase Match

Phrases (1-10)	Definitions (A-J)
1. crack down on	A. avoid punishment for something wrong
2. call the shots	B. set a clear limit or boundary
3. signed up	C. use a situation for personal gain, especially money
4. cash in on	D. take strong action to stop something illegal or harmful
5. bring a claim	E. registered or agreed to take part
6. held up	F. do what you promised to do
7. take the watchdog to court	G. be the person who makes the decisions
8. get away with	H. start a legal case to seek a remedy or compensation
9. draws a line	I. delayed
10. makes good on	J. challenge a regulator through legal proceedings

Synonym Match

Words (1-10)	Synonyms (A-J)
1. watchdog	A. revelation
2. injunction	B. close examination
3. scrutiny	C. regulator
4. allegations	D. adherence
5. redress	E. legal responsibility
6. liability	F. court order
7. precedent	G. remedy
8. disclosure	H. accusations
9. compliance	I. penalties
10. sanctions	J. earlier ruling

Discussion Questions

Student A

1. Have you ever signed up for something online and later regretted it? What happened?
2. Do you think regulators should crack down on misleading adverts more aggressively? Why or why not?
3. How do you feel when someone else calls the shots in a situation that affects you?
4. What kind of small delays have you had recently that were held up by paperwork or bureaucracy?
5. When do you think it is fair for a company to pay out compensation?
6. Have you ever seen someone get away with breaking rules at work or in daily life?
7. Where would you draw a line on sharing your personal data for convenience?
8. What promises do brands make that they rarely make good on?

Student B

1. Should a regulator be allowed to name firms under investigation, or should confidentiality come first? Give reasons.
2. Does public naming create a useful deterrent, or does it risk unfairly damaging a business before due process?
3. In consumer disputes, what matters more: fast redress or strict procedural safeguards? Explain.
4. How could the legal system reduce the chance that claims handlers cash in on vulnerable people?
5. Should there be tougher sanctions for companies that misuse data, even when harm is difficult to prove?
6. What role should lawyers play in helping ordinary people bring a claim without high fees?
7. Is it acceptable for firms to challenge a watchdog in court as a strategy, or is it simply a right they should use when needed?
8. In your view, what would a fair precedent look like for future cases involving marketing, consent, and compensation?

Answer Key

True/False: 1-T, 2-T, 3-F, 4-T, 5-T, 6-F, 7-T, 8-F
Phrase Match: 1-D, 2-G, 3-E, 4-C, 5-H, 6-I, 7-J, 8-A, 9-B, 10-F
Synonym Match: 1-C, 2-F, 3-B, 4-H, 5-G, 6-E, 7-J, 8-A, 9-D, 10-I