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TRAINING FOR A TRANSCULTURAL WORLD

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Foreword

This issue asked for contributions focussing on research, models, strategies, and also practical exercises which either break new ground on classic linguacultural divides, or are able to reach beyond static, stereotypical 'cultural differences' and make some headway in improving communication and mutual understanding in an increasingly transcultural and virtual world. As we had such a response, boosted through the active contribution of SIETAR Europe papers given at Krakow "Interculturalism Ahead: Transition to a Virtual World?" (September 2011), instead of our usual 5-6 papers we have 10 but, sadly perhaps, no interview this year.

The first papers in this issue offer specific frameworks or models, all of which move us on from the static cultural-difference models, and chart how the transcultural turn is developing; while those on university training and translation give us a stark reality check. Though there is some light, and much investment in training, especially through foreign study, the picture regarding student perception of the training and of 'the Other', along with actual professional translation highlights the fact that there is still some way to go before we can talk of a real 'transcultural turn' in practice.

We hear much about EU supported initiatives in education and training. In particular there is FREPA a Council of Europe 'Framework of Reference for Pluralistic Approaches to Languages and Cultures' (Daryai-Hansen & Schröder-Sura) and INCA, the "Intercultural Competence Assessment" suite of tools (Cano). From the business world we have a fusion of cultural dimensions with the Reiss Life motives (Konigorski), rhizomatic (rather than tree diagram thinking) embodied in the analogy with the Mobius strip (Hale); WorldWork's 'International Profiler' (IP) and International Preference indicator' (IPI) (Ewington & Hill) along with a more communication focussed enhancement (Spencer-Oatey and Stadler).

Areas of perception of cultural difference include a German-American study of Facebook (Reeves), the intercultural benefits of EU supported 'Applied Language Europe' (ALE) European university study exchange

(Morón-Martín) and the 'Mobility in Higher Education' project (Cano). With regard specifically to translation and transculturality there is a discussion on the use of corpora and travel insurance texts (Peruzzo and Durán-Muñoz) and a case study on the translation of film titles.

David Katan
Cinzia Spinzi

Travel insurance policies: a “playground” for training transculturally-aware translators *

Katia Peruzzo and Isabel Durán-Muñoz

Abstract

The purpose of the present article is to analyse the suitability of employing travel insurance policies terms and conditions in the context of a specialised translation course at university level so as to develop translator professional competences. Instead of carrying out a text selection based only on experience, tradition or intuition, which are frequent criteria to include text types in the syllabus of this kind of courses, we present a study based on an ad hoc bilingual comparable corpus consisting of original travel insurance policies in Spanish and Italian. By means of this study we justify our selection and highlight the specific features of this kind of hybrid and legally-binding documents, which provide benefits if used as training materials in a specialised translation course. Thanks to these specific features, travel insurance policies provide students with suitable material to work on language and culture divergences and similarities in a cross-cultural environment and to practice different translation strategies in order to solve possible translation problems. By using this kind of material in a specialised translation course, the focus of translators-to-be could be shifted from differences to similarities. This would help trainees acknowledge that different realities designated by different languages are undergoing a progressive convergence due to the expansion of tourism as an increasingly transcultural market sector and would enhance their self-perception of their role as transculturally-aware communication specialists.

1. Introduction

Several authors (Reiss 1971, Hatim 1984, Nord 1991, Kelly 2000, among others) have suggested that translation courses should be organised by text

* This article is very much a product of joint research by the two authors. Katia Peruzzo mainly wrote sections 3 and 4; Isabel Durán-Muñoz largely wrote sections 1, 2 and 5.

typology, although they do not agree with their taxonomy, text genres, and so on. Indeed, to the best of our knowledge, little has been written, aside from proposals of text categorisation in different domains (cf. Sevilla Muñoz & Sevilla Muñoz 2003, Mattila 2006), on actual criteria for text selection or the procedure to choose among possible text types. Following Kelly (2000: 159), we consider that text selection is one of the most important aspects of the planning phase of a translation course and, as such, “it is disheartening to see just how [...] haphazard it often is” (Kelly 2000: 159). The selection of a specific text type is usually based on generalisations of the kind: texts must reflect the professional market and its needs; informative texts are more suitable for early stage training than expressive texts; texts must be chosen to illustrate concrete translation issues, and the like. Apart from these considerations, which are shared by academics and experts, decisions of this kind are also based on experience and intuition, which may be correct but may sometimes prove not to be the most suitable options.

In this paper, we try to avoid subjectivity in the selection of text types for a specialised translation course at university level. To do so, we present our study based on two different approaches: on the one hand, the selection criteria proposed by Kelly (2000), such as high demand in the professional market, professional realism by employing authentic professionally translatable and translated material, availability of reference material (dictionaries, glossaries, parallel texts, etc.), quality of original texts, and determined textual conventions. On the other hand, we compiled an electronic *ad hoc* bilingual comparable corpus (described in section 2.1), consisting of original travel insurance policies in Spanish and Italian, which serves as a basis to carry out a contrastive study with the aim of demonstrating the suitability of this type of text and analysing the possibilities of employing insurance policies as training material in a specialised translation course.

The paper is structured as follows: first, we describe the corpus compiled to carry out our analysis, both qualitatively and quantitatively; second, we present an in-depth analysis of the linguistic and non-linguistic features of travel insurance policies, including the macrostructure and other features regarding domain-specific language, and finally, we suggest some possible benefits of using this text type in a specialised translation classroom, followed by some concluding remarks about the results and possible future research.

2. Insurance Policies as Training Material

Nowadays, apart from booking their accommodation and flights online, travellers from all over the world can also purchase travel insurance policies directly on the web, which has led to the proliferation of online information on travel insurance written in different languages and within different cultures. The information published on insurance companies' websites can be classified into two different groups according to their main features and functions: on the one hand, catchy product descriptions for marketing and promotional purposes, and, on the other hand, bureaucratic-style insurance policy wordings, which are required by law and are highly standardised. Although both text types are eligible to be employed in a specialised translation course, in this study we focus on the second type of documents mentioned, i.e. travel insurance policies terms and conditions, and intend to prove the appropriateness of using this text type in translation training with the aim of enhancing trainees' "translation competence" (CEN 2006)¹ and make them culturally aware of convergences and divergences between Spanish and Italian.

The main features observed in the Italian and Spanish comparable corpus, which are further discussed in the sections below, can be summarised as follows: a) the availability of online insurance policies published in different languages and by different insurance companies is very high, which makes parallel texts readily accessible for students; b) there are many helpful online sources of information currently available, from dictionaries and glossaries to definitions included in the same working document, which facilitates terminological search and access to required information as well as guaranteeing good translation results; c) insurance policies are hybrid texts, combining legal and non-legal terminology (medical, tourism-related, among other), thus encouraging the acquisition of terminology and conceptual knowledge; d) their structure is established by national legislation, thus making the structure differ according to languages and cultures; e) the texts examined contain culture-bound terms, which may hamper the translation carried out by trainees and require specific training to be successfully tackled. In the following section the bilingual comparable corpus, whose compilation constituted

¹ Other examples dealing with enhancing trainees' translation competence in the classroom can be found in Cavagnoli et al. (2009), Musacchio & Sostero (2008) or Kelly (2005), among others.

the first step performed in our study, is described in greater detail both in quantitative and qualitative terms.

2.1 The comparable corpus

The compilation of a corpus requires the definition of a set of variables in the design phase according to the purpose of the research project. In our specific case, a number of criteria were determined, following Bowker and Pearson (2002: 54), to fulfil the project aims, namely the study of divergences and similarities in Italian and Spanish terms and conditions found in travel insurance policies and the suitability of this text type to be employed in a specialised translation course. They are summarised in Table 1.

CRITERION	CRITERION SPECIFICATION
Temporal criterion	The date of publication or creation of the texts selected is as recent as possible.
Geographical criterion	All the texts selected are geographically limited, that is, all the Spanish texts used are from Spain, and All the Italian texts are from Italy, so as to avoid possible diatopical terminological variation, such as the Spanish spoken in Mexico or Venezuela.
Formal criterion	The texts selected pertain to a specialised communicative setting, that is, a medium-high level of specialisation, are originally written in the languages of the study and are in their full electronic format.

Genre or textual typology criterion	All the texts selected belong to the same genre, that is, travel insurance policies available on the Internet, containing insurance terms and conditions.
Authorship criterion	All the texts are authentic documents drafted by insurance companies.

Table 1. Set of criteria used in the compilation of the bilingual comparable corpus.

The aforementioned criteria were established and followed along the compilation in order to ensure the homogeneity of the corpus. The quantitative results of the compilation of our comparable corpus are given in Table 2.

LANGUAGE	N. DOCUMENTS	N. WORD TOKENS
Spanish	35	267.539
Italian	25	264.799

Table 2. Results of the bilingual comparable corpus.

As can be observed, the number of word tokens in the corpus is balanced. However, the same cannot be said for the number of texts, as the Italian texts are much longer than the Spanish texts. Text length is therefore considered a first difference between the two languages in regard to this type of documents (see subsection 3.1).

Once we compiled our bilingual comparable corpus, we proceeded with the empirical analysis of the linguistic and non-linguistic divergences and similarities encountered in the Spanish and Italian travel insurance policies that are considered useful for the training of translators-to-be. The main tools used for the empirical analysis were *TermoStat*, used to carry out the automatic extraction of candidate terms, and *AntConc*, to search for concordances and formulaic expressions.

3. Linguistic and non-linguistic features of insurance policies

The Spanish and Italian comparable corpus described above was analysed from a translator trainer's perspective in order to glean relevant information on both linguistic and non-linguistic aspects that may prove useful in translators' interlingual and intercultural training. In the following subsections the features of travel insurance policies are discussed in greater detail in order to highlight their potential as training material.

3.1 Text macrostructure

Travel insurance policies are a particular type of contract which binds the insurer, i.e. a legal person, and the insured, generally one or more individuals or organisations, such as sport clubs or travel agencies. As such, the contract is required to follow a standard form and to be written in a language determined by law. Nowadays, in the Member States of the European Union (EU), insurance products are regulated both by national legislation and EU legislation². The latter regulates this particular legal subfield also by providing consumer protection throughout the EU. Accordingly, EU legislation establishes minimum standards on the information the potential insured person is to be provided with before the contract is concluded, such as information about the insurance company and the commitment (i.e. name of the undertaking and its legal form, definition of each benefit and each option, means of terminating the contract, arrangements for handling complaints concerning contracts by policy-holders). These minimum standards are in force in all the Member States, which can, however, by means of their own domestic legislation, regulate the organisation of the information required by the EU within the insurance policy text and decide to integrate it with further data³. This is

² See, for example, First Council Directive of 24 July 1973 on the coordination of laws, Regulations and administrative provisions relating to the taking-up and pursuit of the business of direct insurance other than life assurance (73/239/EEC), OJ L 228, 16.8.1973, p. 3 and further amendments; and Directive 2002/83/EC of the European Parliament and of the Council of 5 November 2002 concerning life assurance, OJ L 345, 19/12/2002, p. 1-51.

³ The main national legal instruments relevant for Spain are Law n. 50/1980 (Ley 50/1980, de 8 de octubre, de Contrato de Seguro, B.O.E. 250, 17 octubre 1980, p. 23126-23133) and Law n. 30/1995 (Ley 30/1995, de 8 de noviembre, de Ordenación y Supervisión de los Seguros Privados (modificada por el Texto Refundido aprobado por R.D.L. de 29 de Septiembre de 2004), B.O.E. 268, 9 noviembre 1995, p. 32480-32567). For Italy, the main rules to take into account are Legislative Decree n. 174/1995 (Decreto Legislativo 17 marzo 1995, n. 174, Attuazione della direttiva 92/96/CEE in materia di

actually the case of the two EU Member States under examination, namely Italy and Spain.

As a consequence, when comparing Spanish and Italian travel insurance policies we notice that all the texts analysed contain the same information required by EU legislation, although the way it is presented differs. Translators working in the EU framework need to be aware of common requirements to be met, but also must bear in mind that several divergences regarding content and structure can be encountered when translating this kind of documents due to differences in national legislation.

In what follows we focus on the divergences between Spanish and Italian travel insurance policies in terms of content organisation. The first observation that can be made is that the information in the Spanish texts is generally grouped into a single document, i.e. *Condiciones generales* (General conditions), which contains a section devoted to definitions (*Definiciones*) (see 3.1.1). The Italian Code on Private Insurances, on the other hand, requires that insurance companies provide potential clients with a *Fascicolo informativo* (Informative file). The content and the number of documents in this file may vary depending on the type of coverage offered by the specific insurance but, as far as travel insurance policies are concerned, the regulation requires two documents. The first one is the so-called *Nota informativa* (Informative note), which contains all the information about the rights and contractual duties of policy-holders and the insured, the company's financial situation and a separate section dedicated to the glossary (*Glossario*) containing definitions (see 3.1.1). The second document is called *Condizioni di assicurazione* (Insurance conditions) or *Condizioni generali* (General conditions), which can also contain a glossary. Owing to the presence of these two separate documents, the data in the Italian texts may be duplicated (e.g. definitions) or differ (e.g. the informative note is more specific than the general conditions). Italian texts are thus longer than Spanish texts. Yet, in spite of these formal divergences, no great difference is observed in terms of the information required by national or EU legislation, thus pointing to a convergence of content under an outward formal divergence.

assicurazione diretta sulla vita, Gazzetta Ufficiale del 18 maggio 1995, n. 114) and the Code on Private Insurances (Decreto Legislativo 7 settembre 2005, n. 209, Codice delle assicurazioni private, Gazzetta Ufficiale del 13 ottobre 2005 n. 239, Supplemento Ordinario n. 163).

3.1.1 Definitions

As mentioned in subsection 3.1, both Spanish and Italian texts are provided with at least one section devoted to the definitions of the terms encountered further in the text. While this section is compulsory in the Italian *Fascicolo informativo* according to ISVAP Regulation 35/2010⁴, the Spanish legislation does not mention definitions as an obligatory element in the informative material intended for insurance companies' customers. However, the definition sections in both sub-corpora exhibit a certain degree of similarity regarding the selection of the terms to define. First of all, the defined terms refer to concepts related to the parties involved in the contract and to the contract itself, such as *assicurato* (the insured), and *polizza* (policy) in Italian and the corresponding terms in Spanish (*asegurado*, *póliza*). Apart from these general concepts, which demonstrate the proximity of both languages, other terms are defined that apparently have a straightforward meaning but yet need a precise semantic description in order to avoid multiple interpretations or, in the worst case, lawsuits. Hence, in the definition section in both languages we can find words that seemingly belong to ordinary language but are attributed a narrower, domain-specific meaning when they are used in insurance policies. By way of example, in one of the Spanish texts analysed the term *extranjero* (any country which is not one's country of permanent residency) is defined as follows: “el país distinto a España y Portugal”, i.e. any country which is not Spain or Portugal.

Besides the terms for which the domain-specific meaning is established by the definition provided in the insurance policies, in the definition section we also find legal terms whose meaning is established by an already-existing legal provision. This is the case, for example, of the Spanish terms *robo* (robbery) and *hurto* (theft) and their Italian equivalents *rapina* and *furto*. Comparing the available definitions of legal terms, however, a slight difference can be noticed inter- and intra-linguistically. In Spanish these legal terms are generally accompanied by a general definition describing, in this particular case, a type of offence, such as in the case of *robo*, which is defined as “la sustracción cometida mediante violencia o intimidación a las personas o fuerza en las cosas” (the taking away of something from someone without permission by means of violence or

⁴ Regolamento n. 35 del 26 maggio 2010 concernente la disciplina degli obblighi di informazione e della pubblicità dei prodotti assicurativi, di cui al Titolo XIII del Decreto legislativo 7 settembre 2005, n. 209 – Codice delle assicurazioni private.

intimidation of people or force against things). In Italian, however, we can find two types of definitions: a more general definition, resembling the Spanish one, and a more specific definition, in which an explicit reference is made to national legislation. So, for example, *scippo* (snatching) is defined as “il furto commesso strappando le cose di mano o di dosso alla persona che le detiene” (the theft committed by pulling something out of the hands or away from the body of the person holding them), while the definition of *furto* (theft) refers to a specific legal provision: “il reato previsto dall’articolo 624 del C.P. [...]” (the offence covered by article 624 of the Criminal Code).

3.2 Domain-specific Language

Having commented on text organisation and the definition section in informative material of insurance products, we now turn to a detailed description of terminological aspects. It is a characteristic of insurance policies that they need to be as exhaustive and comprehensive as possible in covering or excluding certain risks. Therefore, the texts taken into consideration for this study comprise terms pertaining to a wide variety of domains. Such variety ranges from legal terminology, like *robo* and *furto* discussed in 3.1.1, to medical terminology, with several terms referring to possible injuries and illnesses that a person can experience while travelling, such as *stenosi nasale* (nasal stenosis) for Italian and *epilepsia* (epilepsy) for Spanish, and sport and leisure-related terminology. Examples of sport are *pugilato* (boxing) and *paracadutismo* (parachuting) for Italian and *hípica* (horse racing) and *artes marciales* (martial arts) for Spanish. Moreover, in the definition section (see 3.1.1) terms that are easily recognised as “bureaucratic terminology” can be found. These are generally found in forms and documents drafted by public and private bodies or intended for formal communication with such bodies, but may also be relevant in insurance informative material from a legal perspective. These are, for instance, *domicilio habitual* in Spanish and *residenza* in Italian (both meaning permanent residency).

The interdisciplinarity of this text type is reflected in the variety of domain-specific terminologies used. According to their prominent features, the terms encountered in insurance policies terms and conditions can be grouped into four categories: culture-bound terms, false cognates, loan words, and formulaic expressions.

3.2.1 Culture-bound Terms

The first group to be discussed here contains “Extralinguistic Cultural References” (ECRs) (Pedersen 2011: 41) or “culture-specific items” (CSIs) (Aixelá 1996: 57). According to the second author, CSIs are the “result of a conflict arising from any linguistically represented reference in a source text which, when transferred to a target language, poses a translation problem due to the nonexistence or to the different value (whether determined by ideology, usage, frequency, etc.) of the given item in the target language culture” (ibid.). Although terms from very different domains can be grouped under this category, in the corpus taken into consideration culture-bound terms mainly pertain to a single knowledge area, namely law and the enforcement of legal provisions. Since insurance products are regulated by national law, it goes without saying that the corpus analysed is studded with references to national legislation and to public bodies that play an important role in the insurance sector. Examples of culture-bound terms relating to national legislation are *Albo delle Imprese di assicurazione* (Register of Insurance Companies), *Codice Civile* (Civil Code) and *Codice Penale* (Criminal Code) for Italian and *Real Decreto* (Royal Decree), *Reglamento de Riesgos Extraordinarios sobre las Persona y los Bienes* (Regulation on Extraordinary Risks to Persons and Property) for Spanish. Culture-bound terms denoting public bodies typical for the countries examined are, for instance, *Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (ISVAP)* (Institution for the Supervision of Private and Public Interest Insurance Companies) for Italy and *Consorcio de Compensación de Seguros* (Insurance Compensation Consortium) and *Dirección General de Seguros y Fondos de Pensiones* (General Directorate of Insurance and Pensions) for Spain. Moreover, considering travellers’ needs for personal identification while travelling and the specific language necessary in case of loss or theft of personal documents, another culture-bound subfield of legal/bureaucratic terminology to be found is the terminology related to ID documents, such as *carta di identità* (ID card) and *codice fiscale* (tax ID code card) for Italian and *documento nacional de identidad* or *DNI* (ID card) and *tarjeta de residencia* (residence card) for Spanish.

3.2.2 False Cognates

Another group in which terms encountered in insurance policy terms and conditions can be grouped are false cognates or false friends. They are frequently encountered in languages with a common root and, due to the

presumed proximity between Italian and Spanish, they abound in the analysed corpus. As a consequence, translation pitfalls resulting from false cognates should never be underestimated. An example that occurs in this kind of documents is *modulo* (form) for Italian and *módulo* (module, structure) for Spanish, which should be translated into Spanish as *formulario* in this context. Another example is *franchigia* (deductible expressed as a fixed amount) and *scoperto* (deductible expressed as a percentage) in Italian, which have only one equivalent in Spanish which could mean either, i.e. *franquicia*.

3.2.3 Loan Words

The third category of terms in insurance policies that could be of particular interest for translators training consists of loan words. As in the case of culture-bound terms, this category is not limited to a single domain, as loan words can be found in a variety of knowledge areas as well as in ordinary language. In the texts analysed, loan words – comprising both verbatim borrowings and adapted loan words – have proven to be numerically relevant in both languages, even though their predominance is observed in Italian. In both sub-corpora, the loan words used can be grouped into four different subcategories⁵:

- a) borrowings that are attested in dictionaries and do not have an equivalent term in the recipient language, e.g. *overbooking* for Spanish and *roaming* for Italian;
- b) borrowings that are attested in dictionaries and have an equivalent term in the recipient language, e.g. *travel cheques*, which corresponds to *cheques de viaje* in Spanish, and *outsourcing* in Italian, corresponding to *esternalizzazione*,
- c) borrowings that are not attested in dictionaries and have an equivalent term in the recipient language, e.g. *trip* in Spanish, corresponding to *viaje*, and *tutorship* in Italian, corresponding to *assistenza*;

⁵ For the purposes of this study the following monolingual dictionaries were consulted: the authoritative dictionary for Spanish, *Diccionario de la Real Academia de la Lengua* (DRAE) (<http://www.rae.es>), (23rd edition, 2012); and for Italian, for which there is no single authoritative dictionary, the online edition of *Vocabolario Treccani* (<http://www.treccani.it>, 3rd edition, 2008, under constant updating) and *Lo Zingarelli 2013. Vocabolario della lingua italiana* (Bologna: Zanichelli Editore, 2012) .

d) adapted loan words and loan translations that are not attested in dictionaries and do not have an equivalent term in the recipient language, but can co-exist with the original term which can serve as an explanation, e.g. *béisbol con bola blanda* (softball) in Spanish and *rapporto di irregolarità bagaglio* (Property Irregularity Report) in Italian.

Although in most cases the loan words are of English origin, there are also some that have a different donor language. Examples are *bricolage* (DIY), *depannage* (vehicle breakdown services), *meubl * (bed & breakfast) in Italian and *forfait* (lump sum) or *rappel* (abseiling) in Spanish, which are borrowed from French, and the Latin expressions *pro tempore* used in Italian and *in itinere* found in Spanish. Therefore, the donor languages vary as well according to the domains the loan words pertain to, which stretch from tourism (e.g. *overbooking*, *caravanning*, *travel cheques* in Spanish and *garni*, *cancellation* in Italian) and medicine (e.g. *day hospital*, *day surgery* in Italian) to company management and marketing (e.g. *telemarketing*, *leasing*, *outsourcing* in Italian). However, the majority of loan words encountered in the corpus pertain to a single domain, i.e. the domain of sport and physical activities. In the Spanish subcorpus, 32 concepts belonging to this broad domain were identified. These concepts are designated mainly by English borrowings or adapted loan words, of which six terms only were found in the dictionary consulted. While the majority of these concepts are designated by a term only, some of them are referred to by using a combination of a borrowing, an adapted loan word, a recipient language equivalent or even a “Spanglish” term, such as *bungy jumping*, *puenting* and *g ming*, all referring to bungee jumping. In Italian, on the other hand, the number of concepts designated by English terms is slightly higher, amounting to a total of 50 concepts, out of which 27 terms are recorded in the dictionaries consulted. In Spanish the terms that are not recorded in dictionaries can refer either to activities generally recognised as sports (e.g. *mountain bike*, *kitesurf*) or recreational or extreme physical activities (e.g. *paintball*, *rafting*). On the contrary, most of these terms in Italian refer to open-air or water sport activities that are not practiced very frequently in Italy because of the lack of suitable natural or artificial conditions and settings, such as *black water rafting*, *jet boat* or *drag racing*.

3.2.4 Formulaic Expressions

As for the presence of a typical legal and bureaucratic style in this text type, it should be noticed that formulaic expressions also abound. These expressions, also known as “archetypal formulaic sequence(s)” (Wray

2002), are prefabricated, have a non-compositional or partly compositional meaning, show conventionalisation, allow a restricted exchangeability of component words and show a degree of fixedness in their word order (Fernández Parra 2008). Among the two broad categories in which Wray divides them, i.e. sentences and sub-sentential phrases, most of the examples found in the corpus analysed resemble a sub-sentential invariable phrase structure, such as *in violazione di disposizioni di legge* (in breach of legal provision), *secondo quanto disposto dalla legge* (as provided by law) for Italian and *de conformidad con lo dispuesto en* (as provided by), *el presente contrato se rige por lo dispuesto en* (this contract is regulated by) in Spanish.

4. Travel Insurance Policies in the translation classroom

Based on the analysis of the linguistic and non-linguistic features of the corpus described in 2.1, travel insurance policy terms and conditions are, from our point of view, a suitable “playground” for a course in LSP translation as it helps students develop several translation skills that are required to become a professional translator. Such skills can be also learnt by practicing on other text types, such as tourism-related texts, which are frequently used in specialised translation training (cf. Sanning 2010, Kelly 2000). Yet, the variety of features of travel insurance policies seems appropriate for sensitising trainees to the progressive convergence of linguistic and non-linguistic features characterising texts which deal with the same topic but are embedded in different cultures and expressed in different languages, and we therefore suggest their adoption in such courses.

The great variety of linguistic and non-linguistic features concentrated in insurance policies could prove useful to show trainees the need for translation competence and flexibility in order to find the most appropriate solution to possible translation problems, especially in regard to terminology and formulaic expressions pertaining to different domains. Moreover, the professional realism resulting from the use of such authentic translatable texts in the translation classroom makes this specific text type fitting for acquiring a whole range of translation skills. For example, insurance policies give students the opportunity to familiarise with different translation strategies, such as explicitation or adaptation to deal with culture-bound terminology or loan words, and allow trainers to underscore the importance of following the client’s translation brief, either

domesticating or keeping the original structure of the source text, teach how to exploit parallel texts as a source of information as regards terminology, formulaic expressions or specific syntactic structures, and deal with three different cultural frameworks, namely the two countries involved plus the EU, each of which with different requirements.

In an LSP translation course in which travel insurance policies are used as training material, the observation of the differences in the macrostructure could be conceived as the first task to assign to translation trainees. This task would prompt them to increase their confidence as professionals, as it could help them sharpen their perception of translation both as a decision-making process and as the product of this process. When examining the ST, trainees would be asked to contrast it with a comparable TL corpus in order to understand what the expected TT should look like. However, trainees must bear in mind the *skopos* for which the translation is required, as a different goal would require a different translation strategy and produce a different final product (Nord 1991). Therefore, insurance policies can be seen as good examples of STs which call for a detailed translation brief in which the aim of the translated text is clearly stated. Trainees would then be confronted with two different scenarios. On the one hand, if the purpose is to provide information about the content of the document, such as in a legal dispute, no adaptation is required. However, further information on the legislation regulating insurance policies may be necessary, as in translator's footnotes for instance. On the other hand, if the translation is needed because the insurance company is trying to expand the sale of its products in foreign markets, the translation strategy adopted would require a much more pronounced domestication approach and the macrostructure of the documents would therefore need to be adapted to the TL expectations. Nonetheless, in both the scenarios envisaged, translation students could train their professional skills in terms of translation strategy acquisition and client relationship management, along with recognising their important role as bridge-builders among different languages and cultures.

From a translation training perspective, after the analysis of the macrostructure and the selection of the most suitable translation strategy (or strategies) according to the translation brief, trainees could be asked to pay particular attention to the definition section within the corpus. From our viewpoint, a close examination of this section is important for two reasons. First of all, the terms provided with a definition allow for the identification of possible conceptual similarities and differences among the

cultures taken into consideration. In the specific case of insurance policies, the comparison of the available glossaries revealed that in most cases the terms included in this section and their definitions coincide, with only minor discrepancies, as in the case of *robo/rapina* discussed in 3.1.1. This means that, although the cultural and, most relevant, the legal context in which these documents are embedded differ, a correspondence can be noticed in the travel insurance policy script, with coincident typical actors (insured, insurer, beneficiary), props (policy), activities (travelling, sport activities) and so on. Secondly, once the correspondence between the defined terms is recognised by comparing their definitions, translator trainees can easily upgrade their terminological knowledge in the specialised field and find suitable translation equivalents without the need to consult other external information sources at this stage.

A similar improvement in the acquisition of new linguistic forms (in terms of terminology, formulaic expressions and syntactical structures) can be expected also from the observation of the four categories identified in the domain-specific language section (see 3.2). Culture-bound terms, false cognates, loan words and formulaic expressions constitute four foci on which to draw the trainees' attention. Again, the aim of the TT, ideally stated in the translation brief, is of fundamental importance for the correct approach to the translation task. The combination of more traditional reference tools, such as dictionaries and the Internet, with a corpus linguistic approach in classroom activities could help trainees to improve their ability to identify terms designating CSIs and formulaic expressions in both the SL and the TL and to find similarities or divergences in them.

Once the (lack of) correspondence among these elements is recognised, trainees could decide which translation strategy to apply according to the purpose of the TT and, consequently, whether culture-bound terms and formulaic expressions should be preserved, adapted or mediated. As for the loan words and loan translations, the presence of foreign or adapted terms in both languages would allow trainees to focus on the tendency of both languages to include new concepts in their respective conceptual systems by means of either borrowing, adapting or translating foreign expressions or even to let alien and indigenous terms co-exist within the same text. However, as the degree of incorporation of foreign expressions and terms diverges in the two languages and alien concepts enter different cultures at different points in time, every single loan word or translation needs to be verified case-by-case. Finally, the benefits of corpus-driven

translation training have been suggested by previous studies (Zanettin 2012, 2002, Laursen and Pellón 2012, Vintar 2008, Bernardini 2006, Bowker & Pearson 2002). In like manner, the bilingual comparable corpus compiled in the framework of this study can also be considered a suitable tool for trainee translators both to search information (collocations, definitions, etc.) and to acquire technical competence in corpora management and data processing. In general terms, the combination of comparable corpora with lexicographical and terminographical reference materials which may not be up-to date with the actual linguistic use constitutes a good exercise especially for novice translators. The need to distance themselves from such reference material and to take a stand on the linguistic choices necessary to provide an acceptable final product would help trainees to acquire part of the confidence needed to face the challenges posed by the translation market.

5. Conclusions

As final remarks, we conclude that the features of travel insurance policies discussed above are of great value for trainees in their first stages of training in specialised translation. Firstly, they can understand the importance of meeting the requirements specified in the translation brief regarding structure, function, audience, etc. Secondly, they work with terminology belonging to a range of domains and levels of specialisation, as well as culture-bound terms, which make them aware of the importance of research competence and information retrieval (CEN 2006). Also, students are exposed to cognates and false cognates, which constitute potential pitfalls especially for languages as close as Spanish and Italian. Crucially, students can count on information sources in the documents themselves (glossaries provided in each document) and the large amount of reference material available on-line. The focus of translators-to-be would therefore be shifted from differences to similarities between languages and cultures and would reinforce the importance of cross-linguistic mediation and, thus, help them enhance their self-perception of their role as transculturally-aware communication specialists.

To sum up, these features make travel insurance terms and conditions a very suitable “playground” for trainee translators, since, apart from learning the skills required to translate this kind of documents, they are also taught transversal skills, essential to becoming professional translators, such as research competence or technical competence (cf.

CEN 2006).

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