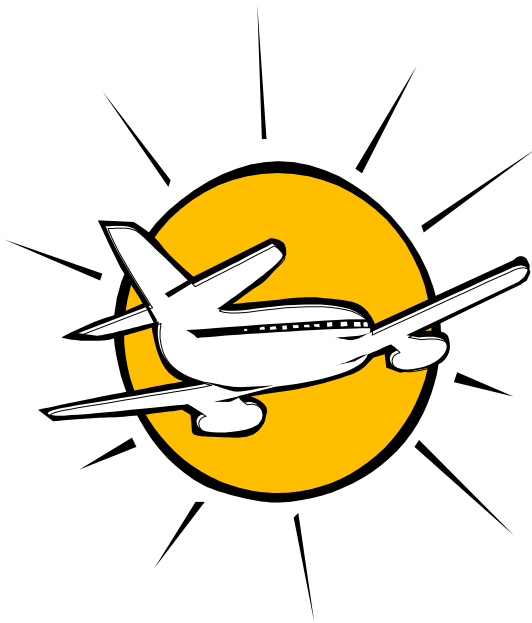


Annual Travel Insurance

Annual multi trip travel insurance for Channel Islands residents

Our policy includes cover for:

- ◆ *Personal Accident* ◆ *Medical Expenses* ◆ *Hospital Benefit*
- ◆ *Cancellation* ◆ *Travel Delay*
- ◆ *Transport Failure* ◆ *Baggage & Money* ◆ *Personal Liability*
- ◆ *Legal Expenses* ◆ *Emergency Assistance.*



Special Features:

- *Worldwide or Europe only*
- *Up to 60 days cover per trip*
- *Individual, Couple or Family options available*
- *Unlimited number of trips*
- *Business Trips included*
- *No age limits if you are an Islands' Home Policyholder*
- *Discounts for our Home Policyholders*
- *Free Winter Sports cover*
- *Delayed Departure Compensation*
(except for day trips to the UK or other islands)
- *Cover for Missed Connections*
(except for day trips to the UK or other islands)
- *No Claims Bonus on Renewal*
- *Fast Claims Settlement*

Specially designed for Channel Island residents.

Only available from

Islands Insurance

Lancaster Court, Forest Lane, St. Peter Port, Guernsey.

Telephone : 01481-710731

Kingsgate House, 55 The Esplanade, St. Helier, Jersey.

Telephone : 01534-835383

17 Victoria Street, Alderney.

Telephone : 01481-824100



Full policy terms and conditions available on request.

Islands Insurance are licensed by the Guernsey Financial Services Commission and regulated by the Jersey Financial Services Commission

Trip Duration / Day Trips

Annual Travel insurance is designed to cover you for multiple trips during the year for one single premium.

The number of trips in any one year is unlimited and;

- No one trip shall be longer than 60 days unless a different limit is shown on your Policy Schedule;
- Day trips to the UK, other Channel Islands, Isle of Man or Northern Ireland are covered except under the Delayed departure & Transport failure sections which requires a planned stay of at least one night away from your home. All sections are operative for day trips to Europe.

Summary of Cover

Section	Description	Excess
Maximum amount payable		
Personal Accident £25,000	A cash sum for accidental bodily injury causing death, loss of sight or limbs or permanent disablement. Personal Accident cover for under 16's limited to £5,000.	Nil
Medical Expenses £5,000,000	The cost of medical treatment and associated expenses arising from accident or illness whilst abroad including where necessary the cost of an air ambulance or other repatriation costs to get you home. This includes the UK, Isle of Man and Channel Islands when free treatment is not available via the NHS or equivalent local health scheme.	£50 (£100 for age 75 or over)
Hospital Benefit £30 per 24 hours up to £1,000 maximum.	Benefit paid whilst receiving in-patient treatment in hospital or nursing home to cover any incidental costs such as newspapers and drinks.	Nil
Cancellation Expenses £5,000	If you are forced to cancel, cut short, or have to rearrange your travel arrangements due to death or ill health, (either your own, a close relative's or a close business associate's), cover is provided for loss of deposits, or cancellation charges. Cover also applies if you need to cancel or rearrange your holiday if the scheduled airline you were booked to travel with fails because of bankruptcy or liquidation.	£50 (£100 for age 75 or over)
Delayed Departure Up to £250	In the event of the scheduled public transport service in which you have arranged to travel being delayed for more than 12 hours due to adverse weather conditions, mechanical breakdown, industrial action or other unforeseen circumstances, either: a) Delay: £60 for the first 12 hours and £40 for each subsequent 12 hours up to a maximum of £250; or b) Abandonment: If the outward journey is delayed for more than 12 hours, you can cancel your trip and claim irrecoverable holiday costs incurred, subject to a maximum of £5,000; or c) Enforced Stay: If you are stranded outside the U.K, Isle of Man or the Channel Islands and unable to return on your scheduled return date we will pay for additional accommodation costs up to £100 per 24 hours, or alternative travel expenses to return home of up to £1,000. The trip must have been booked more than 48 hours before the date of travel. Cover is limited to scheduled public transport services. Delayed departure for day trips within the Channel Islands, Isle of Man, Northern Ireland or the United Kingdom is not covered.	Nil £50 Nil
Transport Failure £1,000	If you are delayed in transit (including missed connection) due to adverse weather conditions, mechanical breakdown, road accident, or airport closure, Insurers will pay additional travel and accommodation expenses incurred to reach your final destination. You must have allowed sufficient time to transfer or check-in. Cover is limited to scheduled public transport services. Delayed departure for day trips within the Channel Islands, Isle of Man, Northern Ireland or the United Kingdom is not covered.	Nil
Baggage £2,500	Accidental loss or damage to personal baggage including 'new for old' cover for non-clothing items. Limit any one article £500. In the event of loss or damage to baggage you must obtain a written report from the local police or from the transport carrier.	£50
Money £1,000	Loss of personal money (cash, bank or currency notes, traveller's cheques, postal or money orders, travel tickets, passports, visa, ski pass). Money amount limited to £250. In the event of loss of money you must obtain a written report from the local police.	£50
Personal Liability Up to £2,500,000	Covers your legal liability for damages and claimant's costs and expenses in respect of bodily injury to other people or damage to their property.	£100
Emergency Assistance	Helpline if you require emergency assistance whilst travelling outside the United Kingdom or Channel Islands.	n/a
Legal Expenses £50,000	Covers legal costs in a contractual dispute in connection with your holiday or bodily injury whilst travelling.	n/a
Winter Sports	Covered for up to 17 days in any period of insurance.	£50

Full policy wording available on request.

This is a summary of the Islands Insurance Annual Travel Policy which is underwritten by the NFU Mutual. It does not contain the full terms and conditions of cover but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. A specimen policy wording booklet is available on request and will be sent to you automatically if you choose to take out a policy. It is important that you read the policy wording booklet carefully when you receive it.

What is Annual Travel Insurance?

Travel insurance for one year covering multiple trips for one single premium.

The number of trips in any one year is unlimited, and the maximum length of any one trip is normally limited to 60 days. *The 60 day limit for any one trip can be extended to 90 or 120 days on payment of an additional premium.*

Conditions

You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. This includes any change in your circumstances happening after the policy has been issued and before you travel. If you do not tell us about relevant facts or changes, your policy may not be valid.

Holidays / Trips Covered:

Holiday travel and business trips that do not involve the supervising or carrying out of manual labour.

Day Trips

Day trips to the UK, other Channel Islands, Isle of Man or Northern Ireland are covered except under the Delayed Departure section which requires a planned stay of at least one night away from your home. (There is no requirement for pre-booked hotel or guesthouse accommodation with our policy). All sections are operative for Day trips to Europe.

Winter Sports

Winter sports are automatically included for up to 17 days in any one year. *This can be extended to 30 days on payment of an additional premium.*

Who can apply?

Residents of the Channel Islands.

Individual, Spouse/Partner or Family Cover

You can add your spouse/partner and your children up to age 18 and normally live in your home, or your children between ages of 18 - 23, provided they are in full time education and normally live in your home.

Options available:

- Insured only
- Insured and Spouse/Partner
- Single Parent & Family (Insured & your children)
- Insured, Partner & your Family.

Am I eligible?

- Persons under the age of 65 years are eligible, either as an individual or part of a group or company scheme.
- We can offer cover for persons aged between 65 and 74 if you are an existing Islands Insurance client.
- For persons aged 75 and over, we can only offer cover if you are an existing Islands Insurance Home policyholder.

Independent Travel

Each insured person can travel independently, including children.

Medical Warranty

At the time of taking out this insurance **and** at the time of booking any trip during the period of insurance you must not be travelling:

- a) against the advice of a medical practitioner,
- b) if you are travelling for the purpose of medical treatment,
- c) if you are suffering from a chronic or recurring illness, unless this has been declared to and accepted by us.

Special Condition

When booking a holiday you must not be aware of:

- Any reason why it might have to be cancelled or re-arranged; or
- Any condition which is likely to need medical treatment while you are on holiday, or could cause the cancellation of your holiday.

Pre-existing Medical Conditions?

Persons who have a pre-existing medical condition must declare it on the proposal form. This applies to your own health, that of a close relative, or any person on whom the holiday depends. You will be advised immediately whether any special terms / exclusions will be applied.

Policy Excess

The policy excess applicable to the cover purchased is shown in the policy schedule and is applicable in the event of any claim, for each incident (not per person).

Significant or Unusual Exclusions and Limitations

- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and use of drugs.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Delayed departure or Transport failure cover is not insured on day trips to the UK, other Channel Islands, Isle of Man or Northern Ireland.

Money Back Guarantee

If you are not satisfied with your policy you may return it within 14 days and obtain a refund provided you have not already travelled or made a claim.

Geographical Areas

You can choose between Worldwide or Europe only.

Hazardous Sport or activities

Most normal holiday activities are covered, however some hazardous sports are excluded, such as,

- flying or other aerial activities, except as a fare paying passenger in a power driven aircraft or a hot air balloon;
- ski racing or jumping, heli skiing, freestyle skiing, off-piste skiing which is not professionally guide-lead; sports involving the use of bobsleighs or skeletons;
- racing, except swimming, running or yachting;
- mountaineering or rock climbing where ropes or guides are used;
- pot holing or caving;
- any bungee sport;
- professional sport;
- yachting or boating more than ten miles from land;
- diving using underwater breathing apparatus over 30 metres in depth;
- white water rafting except as a fare paying passenger on a regular public ride; or
- unarmed combat, boxing or martial arts.

Contact Islands Insurance if you are not sure if your intended activity is covered or not.

Who are the Insurers?

The scheme is arranged by **Islands Insurance**, underwriting agents, on behalf of **NFU Mutual**, a major UK insurer.

Company Policies

The Annual Travel policy is normally issued on a specified person basis. Where it is not practical to specify all employees travelling, cover may be issued on the basis of the anticipated 'travel pattern' and special terms would apply. Please contact us for a quotation.

Amendments

You may change the number of insured persons at any time. An endorsement will be issued and the premium adjusted.

No Claims / Renewal Discount

When you renew your annual travel policy with us, provided you have not claimed during the year, you will be eligible for a 10% discount on the published premiums. For subsequent renewals a 20% discount applies.

Emergency Assistance

24 hour emergency service is provided by Mutuaide.

Making a Claim

For all claims (except Legal Expenses) call Islands Insurance claims department or your insurance broker.

- Islands Insurance - Guernsey 01481-710731
- Islands Insurance - Jersey 01534-835383

Where possible claims should be made within 31 days of the event which may give rise to a claim. Claim forms are available to download on www.islands-insurance.com

Claims Charter

We are also responsible for assessing any claims and we promise to provide a first class claims service and undertake to respond within 14 working days of receipt of correspondence.

Complaints

Islands Insurance and NFU Mutual strives to provide its customers with the highest level of service and would like to know if you are not satisfied with any aspect of this. Should you wish to make comments of any kind about our service please contact the Manager of the Islands Insurance Office you normally deal with;

The Islands' Insurance Brokers Limited,
Lancaster Court,
Forest Lane,
St. Peter Port,
Guernsey. GY1 1WJ
Telephone : 01481-710731

M J Touzel (Insurance Brokers) Limited
T/a Islands Insurance,
Kingsgate House,
55 The Esplanade,
St. Helier,
Jersey. JE1 4HQ
Telephone : 01534-835383

Available from: The Islands Insurance Group

Lancaster Court, Forest Lane, St. Peter Port, Guernsey. GY1 1WJ Telephone : 01481-710731

Kingsgate House, 55 The Esplanade, St. Helier, Jersey. JE1 4HQ Telephone : 01534-835383

3 Les Quennevais Precinct, St. Brelade, Jersey. JE3 8LT Telephone : 01534-495980

17 Victoria Street, Alderney. GY9 3TA Telephone : 01481-824100