



Worldwide Annual Travel Proposal

Applicant (individual or full company name)

PROPOSAL FORM

Oct2008

Mr/Mrs/Miss _____ First Name _____ Surname _____

Address

Postcode

Daytime Telephone Number

If a company, please give precise business description and ensure you complete all of this form

Area Required:

Worldwide/ Europe only* (delete as applicable)

Length of Trip Required:

60/90/120 days (delete as applicable)

Cover required (tick boxes as applicable)

Discounts

INSURED ONLY

INSURED & SPOUSE / PARTNER

INSURED & FAMILY

EXISTING ISLANDS' INSURANCE HOME POLICY

Please quote your HOME POLICY NUMBER _____

Commencement Date of Insurance:

Principal Insured	Date of Birth	Occupation
Name		
Spouse/Partner	Date of Birth	Occupation
Name		
Family Extension	Date of Birth	
Child 1		
Child 2		
Child 3		
Child 4		

General Questions to be answered on behalf of all applicants.

You need to answer the questions accurately, as your insurance cover will be based upon your answers. Any failure to disclose facts relevant to the risk or yourself, could invalidate your cover.

Please Tick YES or NO

If you have ticked a shaded box, please give full details below.

Have you, your spouse/partner, or any other member of your family who normally lives with you:

- a) Ever been convicted of, or charged with (but not yet tried), or received a police caution for a criminal offence other than a motoring offence?
- b) Ever been declared bankrupt or been the subject of bankruptcy proceedings, court judgements or made arrangements with creditors?
- c) Ever been refused travel insurance or had special conditions imposed?

Yes No

Our Commitment to Mutuality

We are fully committed to the concept of mutuality believing that this is the best way of providing sustainable value for money to our customers.

As a mutual we have no shareholders and do not therefore pay dividends. As a result we have one of the lowest expense ratios in the insurance industry. We are committed to ensuring that the combined benefits of our mutuality and a low expense ratio are passed on to our General Insurance customers via keen prices, wide cover and good service and our Financial Services customers through low charges, quality investment returns and personalised service.

In order that current and future generations of customers continue to enjoy the benefits of mutuality all new policies issued by NFU Mutual contain a windfall assignment clause. Effectively this means that in the unlikely event of demutualisation any windfall payment arising from the policy you are taking out would be paid to NFU Mutual Charitable Trust rather than the policyholder.

DECLARATION

In consideration of NFU Mutual accepting my proposal :-

- I/we undertake and agree with NFU Mutual and the NFU Mutual Charitable Trust ("the Trust") to assign, pay or transfer to the trustees of the Trust all and any rights to which I/we may become entitled at any time by reason or in respect of my/our membership of NFU Mutual by reference to the policy proposed for, on, or in connection with, any transfer of part or all of NFU Mutual's business to any other person, firm or company or any change in the corporate status of NFU Mutual or any distribution out of the funds of NFU Mutual other than
 - the declaration of any customary annual, reversionary or terminal bonus attaching to a policy of life, annuity or capital redemption assurance or
 - any other benefit which the Board of NFU Mutual determines shall not be subject to my/our agreement to assign, pay or transfer;
- I/we undertake to execute and deliver any transfer, deed and/or other documents together with any certificates of title or valuable consideration received by me/us as NFU Mutual or the Trust shall require in compliance with my/our undertaking and agreement set out above; and
- I/we hereby irrevocably severally appoint NFU Mutual and the Trust and any officer of NFU Mutual or the Trust to act as my/our agent to execute on my/our behalf any assignment, transfer form, receipt or other document as may be required in order to effect the above assignment, payment or transfer and I/we hereby authorise and approve each and every act or thing which may be done or effected by NFU Mutual, the Trust or any officer of NFU Mutual or the Trust, as the case may be, in exercise of any of its or his powers and/or authorities given by me/us hereunder.

I/We the undersigned, declare that to the best of my/our knowledge and belief all the information given in this proposal and declaration, which I/we have read over and checked, is true and complete. I am/we are willing to accept the terms and conditions of NFU Mutual and I/we undertake to pay the premium when called upon to do so.

 **Signature of Proposer** on
behalf of all Insured Persons: _____

Date: _____

Important Information

- It is essential that you disclose accurately all facts which could influence acceptance of this application or the terms to be applied. Under the conditions of your policy you must tell us about any insurance related incidents whether or not they give rise to a claim. If you are in any doubt whether a claim is material you should disclose it. **FAILURE TO DO SO MAY INVALIDATE YOUR POLICY.** You are not required to disclose convictions regarded as spent under the relevant Rehabilitation of Offenders Law.
- In order to detect and prevent fraud we may at any time share information about you with other organisations and public bodies including the Police. We may check and/or file your details with fraud prevention agencies and databases and if you give us false or inaccurate information and we suspect fraud we will record this. We may also search these agencies or databases to; • help make decisions about the provision and administration of insurance and credit and related services by you and members of your household; • trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account and insurance policies; • check your identity to prevent money laundering, unless you provide us with satisfactory proof of identity; • undertake credit searches and additional fraud searches.
- The information you provide in connection with a claim may be passed to other insurers, and their agents, to prevent fraudulent claims via the Claims and Underwriting Exchange Register, operated by Database Services Ltd and/or the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers (ABI). We may search the databases we have described when you apply for insurance, in the event of any incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. We can supply, on request, further information about the databases we access and supply to.
- You are advised to keep a record of all information supplied to NFU Mutual for the purpose of this insurance. A copy of the completed application/proposal form sent to us will be supplied on request.
- You consent to accept our standard form of policy. A specimen copy of the policy is available on request.
- As parties to this contract both you and us are entitled to agree which law applies to it. Unless we agree to the contrary, and it is stated in an endorsement, the law which will apply will be the law that covers the part of Great Britain you live in.