



Single Trip Travel Insurance Policy

PROPOSAL FORM for Channel Island Residents.
Valid for use 1st January 2012 to 31st December 2012

Applicant:

Mr/Mrs/Miss First Name: Surname

Address..... Date of Birth

..... Tel. Number

..... Post Code

Specify Area Required

- AREA 1 CHANNEL ISLANDS
- AREA 2 UK & EUROPE
- AREA 3 WORLDWIDE

Tick box if Winter Sports Cover is Required

Commencement Date: (date of outbound travel)

Number of Days: 1 / 3 / 5 / 10 / 17 / 24 / 31 / 45 / 60 / 90 / Months: 4 / 5 / 6 / 7 / 8 / 9 / 10 / 11 / 12.

Premiums per person Aged 13 – 64 years	Area 1 Channel Islands	Area 2 UK & Europe	Area 3 Worldwide	Children under 2 years: (on date of departure)	Cover is free
up to 3 days	£12	£15	£32	Children aged 2 – 12 years: (when accompanying adult(s) on policy)	Deduct 50%
5 days	£14	£15	£32	Persons aged 65-74 (available to existing policyholders only)	Add 100%
10 days	£16	£18	£36	Any person aged 75 or over – refer for a quotation.	
17 days	£18	£20	£40	To include Winter Sports:	Add 100%
24 days	£26	£28	£50		
31 days	£28	£30	£56		

List of Insured Persons (if more than 6 persons attach a list)	Age

Premium Summary	Total
Number of People x Premium Rates	
Adults (13 – 64 years) @ £	£
Children (2 – 12 years) @ £ (when accompanying adult(s) on policy)	£
Persons aged 65-74 Add 100%	£
Winter Sports if required Add 100%	£
Total Premium Due <i>Minimum Premium £12</i>	£

PLEASE COMPLETE, SIGN AND RETURN THIS PROPOSAL FORM WITH YOUR REMITTANCE PAYABLE TO "ISLANDS INSURANCE". THIS COMPLETED FORM MUST BE RECEIVED IN OUR OFFICE NO LATER THAN 48 HOURS BEFORE THE DATE OF YOUR TRAVEL.

General Questions to be answered on behalf of all applicants	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 <input type="checkbox"/> No <input type="checkbox"/>
Are all people to be insured in good health, free from any recurring disease or condition, physical defect or infirmity?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you or any person to be insured suffered from any illness or injury during the last twelve months which has necessitated inpatient treatment, or been under the care of a specialist consultant?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is any person to be insured currently receiving treatment or taking prescribed medication, or are they due to receive any medical treatment?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you or any person to be insured ever received treatment for a chronic or malignant disease?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you or any person to be insured know of any circumstances likely to cause cancellation, abandonment or rearrangement of the journey?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have any of the persons to be insured suffered losses in respect of any risk proposed or claimed under any previous travel insurance in the past 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is cover required for any hazardous sport/activity, or for trips involving manual work?	Yes <input type="checkbox"/> No <input type="checkbox"/>

PLEASE NOTE THAT FAILURE TO DISCLOSE A MEDICAL CONDITION COULD INVALIDATE YOUR POLICY

SPECIAL CONDITION

At the time of purchasing this Insurance or booking a holiday, the Insured Person(s) must not be aware of any reason why the journey or trip should be cancelled or curtailed or expense be incurred and that no person shall travel against the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment.

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: _____

Summary of Cover <small>A copy of the policy wording is available on request.</small>		
Section	Description	Excess
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 if aged 75 and over)
Hospital Benefit £30 per 24 hours	Benefit paid whilst receiving in-patient treatment in hospital or nursing home to cover any incidental costs such as newspapers and drinks. (up to a maximum of £1,000)	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.	£50 (£100 if aged 75 and 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: <ol style="list-style-type: none"> Delay: £60 for the first 12 hours and £40 for each subsequent 12 hours, up to a maximum of £250; or 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 Enforced Stay: If you are stranded outside the UK, 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. Excluding travel arranged less than 48 hours before the intended outward departure. 	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.	Nil
Baggage £2,500	Accidental loss or damage to personal effects 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	Help-line if you require emergency assistance whilst travelling outside the UK or Channel Isles.	Nil
Legal Expenses £50,000	Legal expenses cover for bodily injury or contract disputes whilst on holiday.	Nil

Islands Insurance

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

