



# Single Trip Travel Insurance Policy

PROPOSAL FORM for Channel Island Residents –  
Valid for use 1<sup>st</sup> October 2008 to 31<sup>st</sup> December 2009

**Applicant**

Mr/Mrs/Miss ..... First Name ..... Surname .....

Address.....

..... Postcode .....

Tel. Number (Day) ..... (Evening) ..... (Mobile) ..... Date of Birth .....

**Specify Area Required**

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

**Add Winter Sports cover if required**

WINTER SPORTS INCLUDED

**How are you travelling?**

- By Air (Scheduled / Charter Flights)
- By Boat (Scheduled Public Transport Boat Service only)

**Commencement Date of Trip:** \_\_\_\_\_

**Number of Days (up to)** 5 / 10 / 17 / 24 / 31 / 45 / 60 / 90

Premiums per person Aged 16 – 64 years	Area 1 UK & CI	Area 2 Europe	Area 3 Worldwide	Children under 2 years: (on date of departure)	Cover is free
5 days	£12	£14	£36	Children aged 2 – 15 years: (when accompanying adult(s) on policy)	Deduct 50%
10 days	£14	£16	£42	Persons over 65 years of age:	Add 100%
17 days	£16	£20	£50	To include Winter Sports:	Add 50%
24 days	£20	£24	£60	Group rates available for 10 or more persons	
31 days	£24	£30	£70	UK Residents	Not Accepted
45 days	£30	£40	£96		

List all Persons to be Insured (if more than 6 persons please attach a list)	Age
Proposer	

Premium Summary Number of People x Premium Rates	Total
Adults @ £ (16 – 64 years)	£
Children @ £ (2 – 15 years)	£
Adults Add 100% (65 + years) Maximum Age 74	£
Winter Sports Add 50%	£
<b>Total Premium Due (Minimum £12.00)</b>	£

**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 Yes box, please give full details below – continue on reverse.
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 any of the people to be insured not in good health, do they have any recurring disease or condition, or do they have any physical defect or infirmity?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Within the last 12 months have you or any of the people to be insured been treated as a hospital in-patient or been under the care of a specialist or consultant (including being referred)?	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*? (* This includes the use of a motorcycle – please refer to Islands Insurance if in doubt)	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>PLEASE NOTE THAT FAILURE TO DISCLOSE A MEDICAL CONDITION COULD INVALIDATE YOUR POLICY</b>	

## SPECIAL CONDITION

At the time of purchasing this Insurance, 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 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

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.

### 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.



Signature of Proposer on

behalf of all Insured Persons: \_\_\_\_\_

Date: \_\_\_\_\_

Section	Description	Excess
<b>Personal Accident £25,000</b>	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 £1,000.	Nil
<b>Medical Expenses £2,500,000</b>	The cost of medical treatment and associated expenses arising from accident or illness whilst abroad including where necessary the cost of an air ambulance.	<b>£50 (£100 for age 75 years or over)</b>
<b>Hospital Benefit £20 per 24 hours up to £400 maximum</b>	Benefit paid whilst receiving in-patient treatment in hospital or nursing home.	Nil
<b>Cancellation Expenses £5,000</b>	If you are forced to cancel or curtail your travel arrangements due to ill health, (either your own, a close relative's or a close business associate), cover is provided for loss of deposits, or cancellation charges.	<b>£50 (£ 100 for age 75 years or over)</b>
<b>Travel Delay Up to £140</b>	In the event of the aircraft, ship or train in which you have arranged to travel being delayed more than 12 hours due to adverse weather conditions, mechanical breakdown or industrial action, either: <ol style="list-style-type: none"><li>£60 for the first 12 hours and £20 for each subsequent hours up to a maximum of £140.</li><li>If the outward journey is delayed for more than 12 hours by any cause listed above you have the right to cancel the holiday. We will then pay a claim under the Cancellation expenses section.</li><li>Excluding travel arranged less than 48 hours before the intended outward departure.</li></ol>	Nil
<b>Transport Failure £1,000</b>	If you are delayed in transit (including missed connection due to adverse weather conditions, mechanical breakdown, road accident, or airport closure, Insurers will additional travel and accommodation expenses incurred to reach your final destination.	Nil
<b>Baggage &amp; Personal Effects £1,500</b>	Accidental loss or damage to personal effects including 'new for old' over for non - clothing items. Single article limit £450 any one item. Includes Delayed Baggage compensation of up to £100 per person (for over 12 hours delay)	<b>£50</b>
<b>Money &amp; Credit Cards £1,000</b>	Loss of personal money (cash bank or currency notes, traveller's cheques, postal or money orders, travel tickets, passports, visa, ski pass). Cash amount limited to £250.	<b>£50</b>
<b>Personal Liability Up to £5,000,000</b>	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. Sum insured for damage to holiday accommodation limited to £100,000.	<b>£100</b>
<b>Emergency Assistance</b>	Help-line if you require emergency assistance whilst travelling outside the UK or Channel Isles.	Nil
<b>Principal Exclusions</b>	Any consequence of war or similar risks. Mountaineering, riding or driving in races, rallies or participation in competition or sporting events, pot holing, adventure holidays, hazardous activities. Loss of personal effects, valuables or money not substantiated by a police report. Loss damage or delay of baggage by airline or other carrier unless an appropriate report is obtained.	

