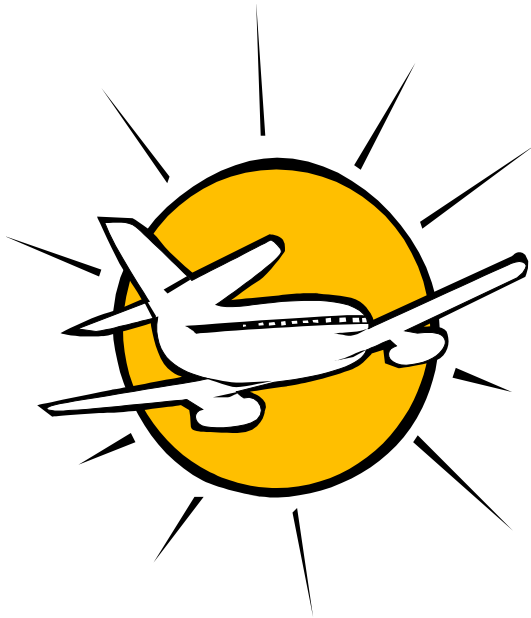


# Annual Travel Insurance

## 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. GY1 1WJ

*Telephone : 01481-710731*

Kingsgate House, 55 The Esplanade, St. Helier, Jersey. JE1 4HQ

*Telephone : 01534-835383*

17 Victoria Street, Alderney. GY9 3TA

*Telephone : 01481-824100*

**islands**  
taking care of tomorrow

*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*

April 2016.

# Annual Travel Policy

## 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		
<b>Personal Accident</b> £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
<b>Medical Expenses</b> £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)
<b>Hospital Benefit</b> £30 per 24 hours up to £1,000 maximum.	Benefit paid to cover any incidental costs such as newspapers and drinks whilst you are receiving in-patient treatment in hospital or nursing home.	Nil
<b>Cancellation Expenses</b> £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)
<b>Delayed Departure</b> 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
<b>Transport Failure</b> £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. A minimum of two hours should be left between your scheduled arrival time and the latest check-in time of your onward flight. 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
<b>Baggage</b> £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. Delayed baggage, on outward journey, for at least 12 hours. Up to £250.	£50
<b>Money</b> £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
<b>Personal Liability</b> 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
<b>Emergency Assistance</b>	Helpline if you require emergency assistance whilst travelling outside the United Kingdom or Channel Islands.	n/a
<b>Legal Expenses</b> £50,000	Covers legal costs in a contractual dispute in connection with your holiday or bodily injury whilst travelling.	n/a
<b>Winter Sports</b>	Covered for up to 17 days in any period of insurance.	£50

The full policy wording can be downloaded from our website. [www.islands.gg](http://www.islands.gg) or [www.islands.je](http://www.islands.je)

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 our website. 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. It may be possible to add supervisory work / manual labour upon payment of an additional premium.

### Day Trips

Day trips to the UK, other Channel Islands, Isle of Man or Northern Ireland are covered except under the Delayed Departure or Transport Failure Sections 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 or 60 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) 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 trip 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 your trip;*

*as this may affect the cover under your policy.*

### You must allow sufficient time between flights....

*You should allow sufficient time when connecting with onward flights. Where you are not on a 'through ticket' with the same airline, you should allow a minimum of 2 hours for domestic and European flights or 3 hours for to or from long-haul destinations. This minimum time is taken from the scheduled arrival time of your incoming flight to the latest check-in time for your onward flight. This does not apply if you have a 'through ticket' as the airline is responsible for you whilst you are in transit. If your travel involves changing airports then you must add sufficient time to travel between the airports.*

### General Condition – Changes in Health

*You must tell us by your renewal date if you or any other person insured under this policy have any change in your or their health.*

### 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).

### **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 – See list. Note: Professional sports are excluded.

### **Activities**

If you participate in any activity covered under this policy:

- where you are being supervised or receiving expert tuition, you must follow their instructions; and
- you must take all precautions and wear all appropriate clothing and equipment.

### **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 increase the number of insured persons at any time upon completion of an Additional Insured Persons Form. 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.

### **Other Insurance**

If you make a claim and there is other insurance covering the same physical injury, illness, damage or liability, we will only pay our proportional share up to a maximum of our policy limit.

This does not apply to the Personal accident section.

This condition does not apply where there is other insurance in force which provides cover for an activity that is excluded under your policy.

### **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.gg](http://www.islands.gg) or [www.islands.je](http://www.islands.je)

### **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.

### **CHANGES YOU MUST TELL US ABOUT UNDER YOUR ANNUAL TRAVEL INSURANCE**

#### **IMPORTANT**

*You must tell us of any change to the information you have provided to us. Failure to tell us of any change may invalidate your policy, prevent you from making a claim or affect the amount that you are able to claim. The changes you must tell us about are listed below.*

*When you inform us of any change, we will tell you if this affects your insurance. We may cancel or alter the terms of the policy or amend the premium **before your next renewal or at your next renewal.***

*You must tell us before:*

- *if you or any other person insured under this policy intend participating in an excluded activity for which cover may be provided at an additional charge.*

*You must tell us immediately:*

- *if you or any other person insured under this policy incurs any criminal convictions (other than a motoring offence not involving dangerous driving).*

*You must tell us by your renewal date:*

- *if you or any other person insured under this policy have any change in your or their health.*
- *if you or any other person insured under this policy have*
  - *incurred any Court Judgements e.g. CCJs, whether satisfied or not; or*
  - *incurred any form of bankruptcy proceedings e.g. Individual Voluntary Arrangements (IVAs)/Trust Deeds and/or statutory insolvency proceedings e.g. Company Voluntary Arrangements; or*
  - *been refused insurance, had any insurance cancelled, declared void (as though it never existed) or had any renewal declined or any special terms or conditions imposed since the policy last renewed.*

## **FOREIGN AND COMMONWEALTH OFFICE WARNINGS**

There are countries or areas of countries to where, from time to time, the Foreign and Commonwealth Office advise against travel. Although you may be comfortable with travelling to such an area, we cannot expect to ask our service providers to put their staff in danger to provide assistance, should you need it.

Therefore, we will not provide any cover under your policy if you choose to travel to such country or an area of a country.

If, however, after you have booked a trip it becomes necessary for the Foreign Office to issue such a warning for your trip destination and this warning still applies one month before your departure date, Cancellation expenses cover is provided.

### **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

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

## **Leisure activities**

Most normal holiday activities are covered, however some hazardous sports or activities are excluded.

### **Sports or Activities which are covered, include:**

Activity Centre holidays  
Amateur non-hazardous sports (eg. rugby, football, tennis, golf, cricket)  
Athletics  
Archery (under supervision)  
Badminton  
Banana boating (under supervision)  
Baseball  
Basketball  
Beach cricket, football & volleyball  
Black water rafting (only covered if on an organised trip, up to grade 3)  
BMX cycling  
Boating (inland or coastal waters within 10 miles of land only) (liability excluded)  
Bowls (including competitions)  
Bridge Walking (supervised)  
Camel riding / trekking  
Canoeing, kayaking and rafting (white water rafting only covered if a passenger on an organised trip, up to grade 3)  
Caving (must be with an organised tour)  
Clay-pigeon shooting (under supervision)  
Cricket  
Cross-country running  
Cross-country skiing  
Curling  
Cycling (not including racing)  
Deep-sea fishing  
Diving up to 30 metres  
Dry-slope skiing  
Elephant riding / trekking  
Fell running  
Fell walking  
Fencing  
Fishing  
Flying (as a fare paying passenger)  
Football  
Glacier walking (up to 4,000m altitude)  
Gliding (as a fare paying passenger)  
Go-karting (liability excluded)  
Golf  
Gymnastics  
Handball  
Hang-gliding (as a passenger with instructor)  
Heptathlon  
Hiking (under 3,000m altitude)  
Hill walking  
Hockey  
Horse riding (not jumping or racing)  
Hot air ballooning (as a fare paying passenger)  
Husky Sledge Driving (supervised)  
Hydro Zorbing  
Ice skating (no speed skating)  
Jet skiing (liability excluded)  
Jogging  
Kayaking  
Kite surfing  
Landboarding  
Marathons  
Motorcycling (liability excluded) – *Please note Track Days are not covered – see Excluded Hazardous Sports/Activities*  
Mountain biking (no downhill racing)  
Netball  
Off-Piste skiing provided it is with an experienced professional guide  
Orienteering  
Ostrich riding (no racing)  
Paddle Boarding (no white water)  
Paintballing  
Paragliding as a fare paying passenger  
Parasailing  
Parascending  
Polo (amateur)  
Pony trekking

Sports or Activities which are covered, continued:

Power Boating (as a fare-paying passenger)  
Quad Biking (only covered as an organised tour with experienced guide)  
(liability excluded)  
Rambling  
Ringos  
Roller blading or skating  
Rounders  
Rowing (inland/coastal)  
Rugby  
Running, sprint / long distance  
Safari (organised trip)  
Sailboarding  
Sailing (inland or coastal waters within 10 miles  
of land only) (liability excluded)  
Sandboarding  
Sand Yachting  
Scuba diving – not exceeding 30 metres depth  
Sea canoeing or kayaking whilst within 3 miles of land  
Shark diving - inside cage  
Skateboarding  
Skiing  
Skin diving  
Sledging  
Sleigh Rides (organised event)  
Snorkelling  
Snowboarding  
Snow mobilising (liability excluded)  
Snowshoeing  
Snow skiing  
Soft Ball  
Squash  
Surfing  
Swimming  
Table tennis  
Tennis  
Trampolining  
Trekking (up to 3,000m altitude)  
Triathlon  
Tug of war  
Volleyball  
Wake Boarding  
Walking  
Water polo  
Water skiing with licensed operator  
White water rafting (only covered if a passenger on an organised trip,  
up to grade 3)  
Wind surfing  
Yachting (inland or coastal waters within 10 miles  
of land only) (liability excluded)  
Zorbing

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

## Excluded Hazardous Sports / Activities :

*No cover applies whilst you are engaged in:*

Abseiling (unless under supervision with a licensed operator)  
Artificial wall climbing (unless under supervision with a licensed operator)  
Balcony jumping  
Banana boating (unless under supervision with a licensed operator)  
Base Jumping  
Black water rafting  
Bouldering  
Bungee jumping or any bungee sport (unless under supervision with a licensed operator)  
Canopy walking or tree-top walking (unless under supervision with a licensed operator)  
Canyoning (unless under supervision with a licensed operator)  
Cave diving  
Caving (unless under supervision with a licensed operator)  
Cliff climbing  
Cliff diving  
Coasteering (unless under supervision with a licensed operator)  
Cross Channel swimming  
Diving over 30 metres (*can be extended to cover for an extra premium*)  
Diving with sharks (unless under supervision with a licensed operator)  
Flying (except as a fare paying passenger in a power driven aircraft or a hot air balloon)  
Free soloing  
Glacier walking (unless under supervision with a licensed operator)  
Go karting (unless under supervision with a licensed operator)  
Gorge swinging or gorge walking (unless under supervision with a licensed operator)  
Grass skiing (unless under supervision with a licensed operator)  
High diving from cliffs  
Horse boarding  
Hot air ballooning (unless with qualified pilot)  
Hydro foiling or Hydro speeding  
Jet boating (unless as a fare paying passenger)  
Kite surfing (unless under supervision with a licensed operator)  
Microlight flying (except as a fare paying passenger)  
Motor racing (all types including Time Trials & Track Days)  
Motorised surf boarding  
Mountain biking (unless licensed activity centre or downhill grades 1 & 2 only)  
Mountaineering where ropes or guides are used  
Off-piste skiing unless with a professional experienced guide  
Parachute jump  
Paragliding (other than as a fare paying passenger)  
Parapenting  
Parasailing (unless under supervision with a licensed operator)  
Parascending (unless over water and under supervision with a licensed operator)  
Planking  
Pot-holing (unless under supervision with a licensed operator)  
Professional sports  
Quad biking (unless at a licensed activity centre)  
Racing (other than swimming, running or yachting)  
Ringos (unless under supervision with a licensed operator)  
Rock climbing (unless using appropriate ropes and equipment)  
Safari (unless with a licensed tour operator)  
Sand yachting (unless under supervision with a licensed operator)  
Scuba diving over 30 metres (*can be extended to cover*)  
Sea canoeing or kayaking if more than 3 mile from land  
Ski racing or ski jumping  
Skydiving  
Tall-ship crewing  
Track days  
Unarmed or armed combat, including boxing or martial arts  
Underwater activity over 30 metres  
Via ferrata  
Volcano boarding  
Wakeboarding, wakeskating and wakesurfing  
Water skiing (unless under supervision with a licensed operator)  
White water rafting (expect as a passenger under supervision with a licensed operator)  
Windsurfing unless on inland waters or within 3 miles of land  
Yachting or boating more than ten miles from land  
Zip wire trekking  
Zorbing (unless under supervision with a licensed operator)



**Applicant** (individual or full company name)

Mr/Mrs/Miss \_\_\_\_\_ First Name \_\_\_\_\_ Surname \_\_\_\_\_

**Contact Details**

**Address:**

\_\_\_\_\_  
\_\_\_\_\_

Postcode: \_\_\_\_\_ Daytime Telephone Number: \_\_\_\_\_ Mobile No: \_\_\_\_\_

Email Address: \_\_\_\_\_

Cover required (tick boxes as applicable)	Area	Limit any one Trip
<input type="checkbox"/> INSURED ONLY	<input type="checkbox"/> WORLDWIDE	<input type="checkbox"/> 60 Day Trip Limit
<input type="checkbox"/> INSURED & SPOUSE / PARTNER	<input type="checkbox"/> EUROPE ONLY	<input type="checkbox"/> 90 Day Trip Limit
<input type="checkbox"/> SINGLE PARENT & FAMILY*		<input type="checkbox"/> 120 Day Trip Limit
<input type="checkbox"/> INSURED, SPOUSE / PARTNER & FAMILY*	EXISTING ISLANDS' INSURANCE HOME POLICY HOLDER	
Please quote your HOME POLICY NUMBER _____		

\* Your children up to age 18 and normally live in your home, or your children between the ages of 18 - 23 provided they are in full time education and normally live in your home.

*The commencement date is the date you wish the insurance to start, not your first date of travel. This will activate the Cancellation cover.*

**Commencement Date of Insurance:**

Principal Insured	Date of Birth	Occupation
Full Name		

Spouse/Partner	Date of Birth	Occupation
Full Name		

Family Extension	Date of Birth
Child 1	
Child 2	
Child 3	
Child 4	

General Questions to be answered on behalf of all applicants. <i>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.</i>	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 insurance, or had insurance cancelled, declared void (as though it never existed) or had renewal declined or any special terms or conditions imposed?	Yes <input type="checkbox"/> * No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> <small>* A Conviction Questionnaire may be required.</small>
Have any of the persons to be insured suffered losses in respect of any risk proposed or claimed under any previous travel policies in the past 5 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>

<b>General Questions (continued)</b> to be answered on behalf of all applicants. <i>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.</i>	<b>Please Tick YES or NO</b> <b>If you have ticked a shaded box, please give full details below.</b>
Do you or any person to be insured know of any circumstances likely to cause cancellation, abandonment or rearrangement of the journeys?	Yes <input type="checkbox"/> No <input type="checkbox"/>
The sports and activities which are covered as standard by the travel policy are shown on page 4 & 5 of the Information Pack. Are you proposing to do any sport or activity which is not listed as being covered? <i>(Refer to Islands Insurance if in doubt)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do your journeys involve manual or supervisory work?	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Have you ticked a shaded box? If so, please give details:**

<b>Medical Questions</b> to be answered on behalf of all applicants. <i>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.</i>	<b>Please Tick YES or NO</b> <b>If you have ticked a shaded box, please give full details below.</b>
Are all persons to be insured in good health and not travelling against medical advice?	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 referred to, or 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"/>
Do any of the persons to be insured suffer 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 ever received treatment for a chronic or malignant disease?	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Have you ticked a shaded box? If so, please give details on the Travel Medical Condition(s) Declaration (last page of this Proposal Form)**

## 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.**

*Please take a few minutes to read the **Important Information** and the **Data Protection Notice** on the next page.*

## 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: \_\_\_\_\_





## Travel Medical Condition(s) Declaration

*Please complete this form if you ticked a shaded box in the Medical Questions.*

<b>Name of Policyholder:</b>	<b>Policy/Quote Number:</b>	<b>Policy applied for:</b>	
		<b>Annual Travel</b>	
<b>Medical Condition(s) to be Considered:</b>	<b>Name of Applicant:</b>	<b>Name of Applicant:</b>	<b>Name of Applicant:</b>
	<b>Date of Birth:</b>	<b>Date of Birth:</b>	<b>Date of Birth:</b>
	<i>Medical Condition 1</i>	<i>Medical Condition 2</i>	<i>Medical Condition 3</i>
<b>a) Current Medication, Dosage and Frequency:</b>			
<b>b) When was it first diagnosed and what treatment was given?</b>			
<b>c) Have you required inpatient treatment in Hospital. If so give dates, reason and outcome:</b>			
<b>d) Have there been any periods of incapacity? If so give dates reason and duration.</b>	Yes / No	Yes / No	Yes / No
<b>e) Is the Insured/Proposer currently under the care of a Specialist ?</b>	Yes / No	Yes / No	Yes / No
<b>f) Are you due to have any further treatment? If Yes give dates &amp; details</b>	Yes / No	Yes / No	Yes / No
<b>g) When was the last occurrence?</b>			
<b>h) Is the condition stable and controlled? If No give current situation.</b>	Yes / No	Yes / No	Yes / No

*Please give as much information as possible - in some cases, we may need to ask for further information.*

**I agree that the information given in this Declaration forms part of my application for Travel Insurance.**

**Signed**

**Date**

**OFFICE USE ONLY -**

Agree at Normal Terms.

Agree subject to following Terms (insert terms required):

(delete as appropriate)

Exclude Condition (s).

Authorised by: \_\_\_\_\_

NB: This form should be passed to the Manager in the first instance, but final authorisation may be required from a Senior Underwriter/Director.

## Data Protection Notice

Islands Insurance (us) is the data controller and will process personal information in accordance with the relevant Data Protection Law. By submitting personal information about you (and others), you (and they) consent to it being used for the purposes described in **this Data Protection Notice** and the **Important Information** below. Some or all the personal information you supply to us in connection with your insurance may be passed to other companies, in order to administer the policy for underwriting and claims handling purposes. We may pass your personal information to credit reference agencies for the purpose of arranging payments by instalments, and we may tell them about your payment history with us. Your personal information may be passed to suppliers of goods and services, regulatory or other organisations in order to review our services and we may use it to carry out research. It may be necessary to transfer your information to other companies outside the European Economic Area for any of the above purposes and for system administration. We will take steps to ensure that your privacy rights are protected. Your should show this Data Protection Notice and Important Information to anyone whose personal information you have submitted to us. If you would like to know what information we hold about you contact the Compliance Officer at the Islands Insurance office you normally deal with.

## Important Information

- 1) 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.
- 2) 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.
- 3) 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.
- 4) 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.
- 5) You consent to accept our standard form of policy. A specimen copy of the policy is available on request.
- 6) 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.

## Registered Offices

The Islands Insurance Brokers Limited, Lancaster Court, Forest Lane, St. Peter Port, Guernsey. GY1 1WJ – Licensed by the Guernsey Financial Services Commission. Registered Company No: 6841

M J Touzel (Insurance Brokers) Limited T/a Islands Insurance, Kingsgate House, 55 The Esplanade, St. Helier, Jersey JE1 4HQ - Regulated by the Jersey Financial Services Commission. Registered Company No: 2589

## PAYMENT BY DEBIT / VISA / MASTERCARD

Please debit my **DEBIT / VISA / MASTERCARD** / Maestro Card with £ \_\_\_\_\_

Card Number

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Card Valid From

Card Expiry Date

DEBIT CARD :  
Issue Number

Security/CV2 Number  
(3 digits on signature strip)

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Cardholder's name \_\_\_\_\_

Address (if different from above)

Authorised Signature \_\_\_\_\_ Date: \_\_\_\_\_