



## PROSPECTUS FOR *PREMIER* HOME INSURANCE

Here is a brief outline of the cover granted and benefits of our Premier Home Policy.

*A specimen policy is available on request.*

### SECTION 1 - BUILDINGS

**Standard Cover** - insures your home against loss or damage caused by the following perils:

- Fire, smoke, lightning, explosion, earthquake, riot, civil commotion, labour and political disturbances, malicious people and vandals, any type of aircraft or anything dropped from them, collision involving any vehicle or animal, storm and flood, land movement of the site, theft or attempted theft, escape of water, escape of oil, falling television or radio aerials, satellite dishes or masts, falling trees or branches, and accidental damage (insures against other damage caused accidentally).
- The policy also provides the following additional cover: Loss of rent and cost of alternative accommodation, accidental damage to underground services, breakage of glass and sanitary fixtures, removal of nests, removal of dangerous trees, and legal cost for removing squatters.
- Property owners liability to the public up to a limit of £10,000,000 (£2,500,000 in respect of pollution &/or contamination)

### SECTION 2 - CONTENTS

**Standard Cover** - insures your household goods, personal belongings, valuables and money against loss or damage whilst at your home caused by the following perils:

- Fire, smoke, lightning, explosion, earthquake, riot, civil commotion, labour and political disturbances, malicious people and vandals, any type of aircraft or anything dropped from them, collision involving any vehicle or animal, storm and flood, land movement of the site, theft or attempted theft, escape of water, escape of oil, falling television or radio aerials, satellite dishes or masts, falling trees or branches, and accidental damage (insures against other damage caused accidentally).
- The policy also provides the following additional cover: Deterioration of frozen food, loss of rent and cost of alternative accommodation, sum insured increased for Christmas and weddings, contents in your garden, riding tack, contents temporarily removed, students belongings whilst away from home, breakage of mirrors and glass in furniture, replacement of locks if your keys are stolen, damage to your garden caused by straying livestock, and loss of metered water / heating oil.
- Liability to domestic employees, tenants liability and third party liability up to a limit of £10,000,000.

### SECTION 3 - PERSONAL BELONGINGS

- This section covers personal belongings including; articles of gold, silver or other precious metals, precious stones, watches, jewellery and furs, photographic equipment, clothing, sports equipment, pedal cycles, money and credit cards; whilst anywhere in European Area, plus anywhere else in the World for up to 60 days in any period of insurance. Items over £2000 in value need to be specified.

**POLICY EXCLUSIONS** – See policy for full details of all exclusions.

Please note: Certain restrictions in cover apply when your home is left unoccupied for more than 60 consecutive days.

**POLICY EXCESSES** –

The first £50 of any claim is NOT covered. Higher excesses (£100, £250, £500, or £1,000) are available for a premium discount.

The first £500 or £1000 (depending on your postcode) of any claim caused by land movement is NOT covered.

### GUIDE TO CALCULATING SUMS INSURED

**BUILDINGS** - The sum insured should be adequate to rebuild your home including any conservatory, domestic greenhouses or other domestic outbuildings, carports, swimming pools, walls, gates, fences, paths, terraces and drives. An allowance for cost of professional fees, debris removal, site clearance and cost of meeting building regulation requirements, needs to be included.

**CONTENTS** - The sum insured should be adequate to replace as new all your household goods, personal belongings, valuables and money. A deduction for wear and tear will be made in respect of items of clothing and pedal cycles more than 2 years old. Valuables over £5000 or 5% of the sum insured for any single item need to be specified.

### IMPORTANT FEATURES OF THE POLICY

- ❖ “NEW FOR OLD” CLAIMS SETTLEMENT & “ACCIDENTAL DAMAGE” COVER
- ❖ INDEX LINKING FOR PROTECTION AGAINST INFLATION
- ❖ DISCOUNTS GIVEN FOR EXISTING MOTOR POLICYHOLDERS AND VOLUNTARY EXCESSES
- ❖ NO CLAIMS DISCOUNT up to 25% available on this policy.

**Please take a few minutes to read this Important Information and the Data Protection Notice below before you complete this application.**

### **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.

### **IMPORTANT NOTICE**

*Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd).*

*The aim is to help us check information provided and also to prevent fraudulent claims.*

*When your advisor deals with your request for insurance, we may search the Register.*

*When you tell your adviser about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the Register.*

*You should show this to anyone who has an interest in property insured under this policy. Please contact us if you have any queries.*

All questions for the cover required must be answered fully. **Please use BLOCK LETTERS.**

### **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



NFU Mutual

**Islands Insurance** PROPOSAL FOR *PREMIER* HOME INSURANCE

The following questions are designed to help you provide us with all the information we need to assess your proposal for insurance correctly. Please make it easy for us by answering all the questions as fully and as accurately as possible, writing in BLOCK CAPITALS and ticking all the relevant boxes.

If you are in any doubt about whether information is relevant, please disclose it (on a separate sheet if necessary) so that we can make sure we have assessed your proposal accurately. If you don't tell us something which is relevant, you could find yourself without a valid policy. A copy of this proposal can be supplied on request.

The law applicable to this contract:  
The parties to this contract have the right to choose the law that should apply. NFU Mutual Insurance propose to apply the appropriate Channel Island Law except for those customers who at inception of the contract are domiciled:  
i) in Scotland where Scots law will apply or ii) in England where the laws of England will apply.  
In the absence of any written agreement to the contrary, the appropriate law as detailed above will apply.

**GENERAL INFORMATION**

(Please complete this form using BLOCK capitals)

**PROPOSER 1** Title  First Names

Surname  Tel:

Occupation – please be specific  Date of birth:

**PROPOSER 2** Title  First Names

Surname  Tel:

Occupation – please be specific  Date of birth:

Address of property to be insured:  Address for communication (if different):   
  
  
  
Post Code:  Post Code:

Cover required from:

How would you like to pay the premium?

(If you would like to pay by monthly instalments, please ask for a monthly premium application form – available premiums over £200)  
Cheques should be made payable to "Islands Insurance". Note: Minimum Premium for this Policy: £60

**Please complete and continue on to the next page...**

## BUILDINGS

### SECTION 1 – BUILDINGS

State the full cost of rebuilding your home:

The sum insured must represent the full rebuilding cost of your home (including the cost of professional fees and site clearance) and any garages, greenhouses and other outbuildings, swimming pools, tennis hard courts, walls, gates, fences, terraces, drives, footpaths and landlord's fixtures and fittings.

When was the property built?:  Number of bedrooms?:

Please indicate the excess required? £50  £100  £250

Name and Address of Mortgagee or other interested party:

## CONTENTS

### SECTION 2 – CONTENTS

State the full cost of replacement as new

– Minimum amount £20,000

The sum insured must represent the full cost of replacing all your contents as new except clothing and pedal cycles where an allowance for wear and tear should be made. **It should not include personal possessions for which separate insurance is arranged under the Personal Belongings section to provide cover outside the home.**

Please indicate the excess required? £50  £100  £250

In respect of articles of gold, silver and other precious metals, precious stones, clocks, watches, jewellery, furs, pictures, works of art, curios and any stamp, coin or medal collection....

a) does the total of such items exceed 1/3 of the Contents sum insured? Yes  No   
Please detail below.

b) does any single item or stamp, coin or medal collection exceed £5000 or 5% (whichever is the most) of the Contents sum insured? Please detail below. Yes  No

## PERSONAL BELONGINGS

### SECTION 3 – PERSONAL BELONGINGS (only for items going outside the Home)

State the amount to be insured for:

Minimum amount £5,000

**Unspecified Personal Belongings**

for Channel Island properties.

including clothing, personal effects, watches, jewellery, sports equipment, photographic equipment, pedal cycles.

Limit any one item, pair or set: £2,000 (or £1,000 for pedal cycles)  
Items over £2,000 need to be specified below.

#### Specified Personal Belongings

Specify items valued in excess of £2,000 and attach valuations or receipts if items are over £5,000.

1.	£	4.	£
2.	£	5.	£
3.	£	6.	£

(Continue on a separate sheet if you need to)

**Please complete and continue on to the next page...**

## PROPERTY DETAILS

- a) Is the property used solely as a home? Yes  No
- b) What type of property do you live in?  
[ ] detached house, [ ] semi-detached house, [ ] terraced house, [ ] bungalow, [ ] flat/apartment.
- c) Who is the property occupied by?  
[ ] You & your family, [ ] You & your family & paying guests, [ ] Your tenants,  
[ ] Holiday accommodation, [ ] No-one at present.
- d) How long is the property normally occupied?  
[ ] Daily absence for work, [ ] Normally occupied 24 hours a day, [ ] Holiday use only, [ ] Left empty.
- e) Is the property of standard construction? Yes  No   
(ie, built of brick or stone and roofed with slates, tiles, asphalt or metal)
- f) Is the property in a good state of repair and free from damage or defect of any kind? Yes  No
- g) Is the home in an area free from flooding? Yes  No
- h) Has the property sustained loss or damage by flood, subsidence, heave or landslip? Yes  No
- i) Is the property (including any outbuildings) undergoing any alterations? Yes  No
- j) *For UK properties only: Is your home fitted with door and window locks?* Yes  No

If you have answered a shaded box to any of these questions, please give details:

## GENERAL QUESTIONS

- Are you the owner or occupier of the property to be insured? Yes  No   
Please state the length of time in years that you have been resident in the property to be insured? \_\_\_\_\_ years.
- Have you previously been insured for any of the risks proposed? Yes  No   
Previous Insurer? \_\_\_\_\_ Policy Number? \_\_\_\_\_
- During the last 5 years have you or any resident members of your family suffered any loss or damage or incurred any liability at this or any other address? Yes  No
- Have you or members of your family or anyone normally residing with you  
a) been subject to any declaration of bankruptcy, or Yes  No   
b) been convicted of or received a police caution for or charged with but not yet tried for any offence other than driving offences? Yes  No
- Have you or any resident member of your family ever had cover declined or cancelled or special terms applied or been required to take extra security precautions by any insurer? Yes  No
- Are you or any resident member of your family currently contemplating any claim or any legal proceedings, or are aware of any circumstances which could give rise to a claim or legal proceedings being pursued by or brought against yourself or any family member? Yes  No

If you have answered a shaded box to any of these questions, please give details:

**Please complete and continue on to the next page...**

# DECLARATION

## 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.

In consideration of NFU Mutual accepting my proposal : -

1. 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
  - a) the declaration of any customary annual, reversionary or terminal bonus attaching to a policy of life, annuity or capital redemption assurance or
  - b) any other benefit which the Board of NFU Mutual determines shall not be subject to my/our agreement to assign, pay or transfer;
2. 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
3. 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.

## 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.**

I/We consent to the information on this form and on any claim I/we may make being supplied to IDS Ltd so that it can be made available to other insurers. I/We also agree that, in response to any searches you may make in connection with this application or any claim, IDS Ltd may supply information it has received from other insurers about other claims I/we have made.

 **Signature of Proposer:** \_\_\_\_\_ **Date:** \_\_\_\_\_

*Islands Insurance*

*ALDERNEY  
GUERNSEY  
JERSEY*

*17 Victoria Street, Alderney.  
Lancaster Court, Forest Lane, St. Peter Port, Guernsey.  
Kingsgate House, 55 The Esplanade, St. Helier, Jersey.*

## How would you like to pay?

### Payment Options

- Annual payment by cash or cheque
- Payment by Credit/Debit Card
- Annual payment by Direct Debit
- Monthly payment by Direct Debit (service charge applies)

Payment by cheque can be made by post or at our local office, where cash payments are also accepted.

Payments by debit/credit card can be made in person at our office, or complete the form below and return by post.

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## PAYMENT BY DEBIT / VISA / MASTERCARD

Please debit my **DEBIT / VISA / MASTERCARD** 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 proposal form)

Authorised Signature \_\_\_\_\_

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

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Direct Debit payments are available – please contact us for a Direct Debit Mandate.