



Insurance - Key Facts for Genuine Jersey Members

Insurer - NFU Mutual

Product – Commercial Combined

Cover available:

Public / Products Liability

Indemnity in respect of accidental third party physical injury or property damage following an act of negligence by the insured.

Employers' Liability

Indemnity in respect of accidental injury sustained by any employee following an act of negligence by the insured.

(Note - Employers' Liability cover is a legal requirement for all companies who have employees, or have more than one director).

Stock in Trade Any premises in Jersey including whilst in transit in Jersey
Including accidental damage cover

Business Equipment Any premises in Jersey including whilst in transit in Jersey
Including accidental damage cover

DAS Commercial Legal Protection –

Cover includes: Legal defense and compensation awards for employment disputes
Expenses of jury service
Property protection & bodily injury - events which have caused physical damage / trespass or bodily injury
Representation in regard to tax appeals & social security regulation disputes

Subject to:

Member's turnover not exceeding £250,000 per annum

Satisfactory business compact proposal form completion and premium payment

No return premium for individual members following cancellation of cover under the Genuine Jersey master policy

Terrorism Exclusion

£200 standard excess

Standard NFU Mutual cover/conditions/warranties

Subject to Islands Insurance standard terms of General Insurance Business

**TO COMMENCE COVER PLEASE COMPLETE THE ENCLOSED PROPOSAL FORM AND RETURN WITH A CHEQUE MADE PAYABLE TO:
'ISLANDS INSURANCE', 55 THE ESPLANADE, ST HELIER, JERSEY, JE1 4HQ.
PAYMENT CAN ALSO BE MADE BY CREDIT CARD BY CALLING 01534 835700**