



**Kingsgate House
55 The Esplanade
St Helier, JERSEY JE1 4HQ
Telephone 01534 835383 Fax 01534 835385**



**National Farmers Union Mutual Business Commercial Combined Proposal Form
(Applicable to Genuine Jersey Members with a turnover of under £250,000 per annum.)**

Full Name and postal address of Proposer
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Risk Address	
Post Code	Telephone No.

Business / Activities in full

Period of Insurance From To

Cover Option 1

Please tick applicable cover option

LIABILITY

Public & Products Liability £2,500,000
 Annual Premium £40.00 less Islands Insurance discount of £40.00 **Free of charge**

Cover Option 2

LIABILITY

Public & Products Liability £5,000,000
 Annual Premium £75.00 less Islands Insurance discount of £40.00 **£35.00**

Cover Option 3

LIABILITY

Public & Products Liability £2,500,000

MATERIAL DAMAGE

Stock in Trade (anywhere in Jersey & whilst in transit in Jersey) £5,000

Business Equipment (anywhere in Jersey & whilst in transit in Jersey) £5,000

Annual Premium £100.00 less Islands Insurance discount of £40.00 **£60.00**

Cover Option 4

LIABILITY

Public & Products Liability £5,000,000

MATERIAL DAMAGE

Stock in Trade (anywhere in Jersey & whilst in transit in Jersey) £10,000

Business Equipment (anywhere in Jersey & whilst in transit in Jersey) £10,000

Annual Premium £150.00 less Islands Insurance discount of £40.00 **£110.00**

Optional Cover Extension

Employers' Liability Insert YES or NO

Wage roll If Yes, please call Islands Insurance on 835700 for a quotation

Note: Employers' liability is a legal requirement for all companies who have employees, or have more than one director.

Optional Cover Extension

DAS Insert YES or NO

Commercial Legal Protection Additional annual premium of £30.00 applies

CLAIMS EXPERIENCE

Has the Proposer been subject to any claims during the past 3 years? YES / NO

If Yes, please provide details:

Date	Description of the claim	Amount of Claim

Have you or any person directly connected with the ownership or management of the business:

A) Ever had a proposal for insurance declined or deferred, a policy cancelled, renewal of a policy refused or any special terms or conditions imposed?
YES / NO

B) Ever been convicted of arson or any offence involving dishonesty of any kind eg: fraud, theft or handling of stolen goods?
YES / NO

C) Ever been prosecuted for breach of any statutory requirements?
YES / NO

If you have answered Yes to any of questions A to C, please give details overleaf.

DECLARATION BY PROPOSER

I / We the undersigned declare that to the best of our knowledge all the statements and particulars given by me/us in this proposal are accurate and true and that no material facts have been omitted, misrepresented or mis-stated. I am/we are not aware of any other circumstances which are likely to affect the risk which is the subject to this proposal.

I / We agree that the statements in the proposal shall form the basis of the contract between Avon Insurance plc and myself/ourselves and if the risk is accepted I/we undertake to pay the premium when called upon to do so.

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.

NAMES (BLOCK CAPITALS) _____

SIGNED _____ **DATE** _____