

## Renewal Declaration - 2022

**PLEASE NOTE:**

This scheme has been set up to offer cover to those self-employed and/or a Partnership, Commercial Enterprises and Limited companies who are members of Genuine Jersey and whose activities require minimum Public Liability cover to exhibit at craft fairs, markets, galleries and the like within the Geographical Limits and also to cover selling items from their home.

**If this does not meet with your Business requirements and you need additional cover such as cover for your Business premises, please contact us directly to enable us to provide you with an alternative quotation.**

<b>Full name (and business trading name if applicable)</b>
<b>If there have been any changes to the below details over the last 12 months, please confirm below:</b>
<b>Telephone Number:</b>
<b>Email Address:</b>
<b>Postal Address:</b>

***IMPORTANT: If you work from Home have you advised your Home Insurance Provider?***

If you're self-employed and work from home, or work from home on specified days, you will need to advise your Home Insurance Provider as this could affect the terms of your Home Insurance policy.

<b>Have any of your business activities <i>changed</i> within the last 12 months? Please detail any NEW activities here. (Please confirm if no changes)</b>

**I declare to the best of my knowledge and belief that the details supplied in this form remain accurate and correct.**

**NAMES (BLOCK CAPITALS)** \_\_\_\_\_

**SIGNED** \_\_\_\_\_ **DATE** \_\_\_\_\_

**Please tick cover option required**

• **COVER OPTION 1**

**Public & Products Liability** £2,500,000

Annual Premium £55.00 (less Islands Insurance discount of £20.00) **£40.00 to pay**  
(Net of mutual bonus)

**£250 excess each and every loss**

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• **COVER OPTION 2**

**Public & Products Liability** £5,000,000

Annual Premium £90.00 (less Islands Insurance discount of £20.00) **£70.00 to pay**  
(Net of mutual bonus)

**£250 excess each and every loss**

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• **COVER OPTION 3**

**Public & Products Liability** £2,500,000  
**Stock** (Within the Geographical Limits & whilst in transit) £5,000  
**Contents** (Within the Geographical Limits & whilst in transit) £5,000

Annual Premium £125.00 (less Islands Insurance discount of £20.00)  
(Net of mutual bonus)

**£105.00 to pay**

**£250 excess each and every loss**

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• **COVER OPTION 4**

**Public & Products Liability** £5,000,000  
**Stock** (Within the Geographical Limits & whilst in transit) £10,000  
**Contents** (Within the Geographical Limits & whilst in transit) £10,000

Annual Premium £175.00 (less Islands Insurance discount of £20.00)  
(Net of mutual bonus)

**£155.00 to pay**

**£250 excess each and every loss**

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**OPTIONAL COVER EXTENSIONS**

**Is additional cover required?**

(Insert Yes or No)

- **EMPLOYERS' LIABILITY** - £10,000,000 Limit of Indemnity (Additional £50.00)

Indemnity in respect of accidental injury sustained by an employee following an act of negligence by the Insured

The definition of an employee is:

Any person working for YOU in connection with YOUR BUSINESS who is:

- 1 under a contract of service or apprenticeship with YOU;
- 2 a labour master, labour-only sub-contractor or a person supplied by either of them;
- 3 self-employed;
- 4 working under a recognised work experience or training scheme;
- 5 a voluntary helper;
- 6 borrowed by or hired to YOU; or
- 7 a director of the company.

**Important Note**

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

This insurance will only cover a maximum of two full time employees' and two part time employees.

**If Employers Liability cover is required, please confirm:**

1. Estimated wage roll: £ \_\_\_\_\_
2. Number of full time employees: \_\_\_\_\_ / Number of part time employees: \_\_\_\_\_

- **DAS COMMERCIAL LEGAL PROTECTION** (Additional £40.00)

This insurance gives you the financial support to protect yourselves against employment disputes, compensation awards, property protection, bodily injury and tax protection without the fear of overstressing your resource

Cover includes:

- Legal defence and compensation awards for employment disputes
- Expenses of Jury service
- Property protection and bodily injury – events which have caused physical damage / trespass or bodily injury
- Representation in regard to Tax appeals & social security regulation disputes

**Copies of the full policy wordings are available on request**

## **Payment to Islands**

To ensure your cover is continuous, please arrange payment before the renewal date of 25th March.

### **Payment Reference**

When making your payment to Islands, please quote the Genuine Jersey Client number of **30521 and your name** (personal name and business name for ease of reference).

If you are paying online and do not have enough character space to disclose the full payment reference information, please also send our accounts team an email **to [accounts@islands.je](mailto:accounts@islands.je)** with the full information required.

Any delays in payment / reference issues may cause delays in documentation being issued.

### **Payment Options**

1. **BACS** - Internet bank transfer  
Account Name: MJ Touzel IB Ltd  
Sort Code: 40-25-34  
Account No: 71643509
  
2. **Cheque**  
Made payable to 'Islands Insurance'
  
3. In **Cash** at our offices
  
4. You can call us with your **Credit/Debit card details** on 01534 835358
  
5. **Pay Online**  
[www.islands.je](http://www.islands.je)

Please complete and return this form to Islands by one of the following methods:-

**By Post:** Islands, Kingsgate House, 55 The Esplanade, St Helier Jersey, JE1 4HQ,

**By Email:** [Jess.Norris@Islands.je](mailto:Jess.Norris@Islands.je)