



In Partnership with



Genuine Jersey Products Association  
(GJPA)–  
Insurance Scheme Agreement  
25<sup>th</sup> March 2026 – 24<sup>th</sup> March 2027

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Hepburns Insurance and Genuine Jersey – a perfect synergy

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# About Hepburns

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At Hepburns, we recognise the importance of managing risk and have built up a deep understanding of the industry spanning over our 50 year history, which we can pass on to you in the form of excellent service, experienced, dedicated members of staff who are overseen by senior executives who are passionate about Hepburns and the islands we serve

## The Product

Insurer:        The National Farmers Union Mutual (NFU Mutual)

Product:        Commercial Select

The aim of this scheme is simple; to remove the Insurance Barrier for new business start up's and small local providers who cannot obtain the required cover for a premium commensurate with their business activities.

# Contacts

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We are confident that our experienced dedicated team members here at Hepburns Insurance can provide a truly bespoke service for Genuine Jersey, for ease of reference please note the following contact information:

## **Main Contacts:**

### ➤ **Brandon Nicolas – Trainee Commercial Broker**

Brandon started work in insurance with Islands in September 2023; after progressing within their personal lines team, he was introduced to commercial insurances in 2024 and subsequent move to Hepburns in July 2025.

Direct Dial: 01534 835302

Email: [Brandon.nicolas@hepburns.je](mailto:Brandon.nicolas@hepburns.je)

### ➤ **Wes Beddows – Senior Insurance Broker**

Wes joined the Islands Group in 2024 having moved over to Jersey after 14 years with NFU Mutual in the UK. With 13 years of this being in the agricultural and commercial insurances.

Email: [Wesley.beddow@hepburns.je](mailto:Wesley.beddow@hepburns.je)

Direct Dial: 01534 515113

### ➤ **Will Woodford – Group Sales Director**

Will joined the Islands Group in December 2019 following 13 years at an independent Corporate / Commercial broker both in the CI and UK and now has 20 years experience in commercial insurances.

Email: [will.woodford@hepburns.gg](mailto:will.woodford@hepburns.gg)

Direct Dial: 01481 738040

# Scheme Criteria

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The Scheme is open to members of GJPA who meet the following strict criteria:

1. Those who are self-employed and/or a Partnership, Commercial Enterprises and Limited companies who are members of GJPA and whose activities require minimum Public Liability cover to exhibit at craft fairs, markets, galleries and the like in The Channel Islands and United Kingdom, and also to cover selling items from their home (Please note that Home Insurers should be made aware of business being run from home premises).
2. Annual turnover of no more than £75,000 per annum
3. Production of local products/produce
4. No other business Insurance policy in place \*\*
5. Public and Products Liability in respect of goods exported to North America &/or Canada will not be covered as standard, however, cover can be considered on an individual basis subject to further information
6. Fully paid up members of GJPA only (unless otherwise agreed by GJPA)

**\*\* If you have a Business premises and already have Business Insurance in place, please speak with your current Insurance provider to establish if they are able to extend their policy to cover you whilst participating in local markets etc.**

Trade types that do not qualify for the scheme as they are classed as 'high risk' (even if they meet the above criteria):

1. Fishermen
2. Farming (Livestock & Dairy)
3. Tree Felling
4. Toy Manufacturers (Could be acceptable, but would need to be fully underwritten and would be subject to compliance with any relevant Regulations)
5. Woodturning (Could be acceptable, but would need to be fully underwritten and subject to appropriate Health and Safety procedures & Risk Assessment)

Should you have any queries as to whether your Trade type would be suitable for this scheme, please call Hepburns in the first instance.

Anyone who does not meet the above criteria can be referred to Hepburns directly for alternative options.

# Cover Options

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## Cover Option 1

- Public & Products Liability - £5,000,000 limit of indemnity
- Annual Premium - £135.00: (Less Hepburn Insurance discount of £20.00 = £115.00.
- Plus Hepburn administration Fee - £20.00 =£135.00)  
Total of £135.00  
(Net of mutual bonus)
- £250 excess each and every loss

## Cover Option 2

- Public & Products Liability - £5,000,000 limit of indemnity
- Stock (Within the Geographical Limits & whilst in transit ) £5,000
- Contents (Within the Geographical Limits & whilst in transit ) £5,000
- Annual Premium £190.00: (Less Hepburn Insurance discount of £25.00 = £165.00.
- Plus Hepburn Administration Fee £20.00 =£185.00)  
Total of £185.00  
(Net of mutual bonus)
- £250 excess each and every loss

## Cover Option 3

- Public & Products Liability - £5,000,000 limit of indemnity
- Stock (Within the Geographical Limits & whilst in transit ) £10,000
- Contents (Within the Geographical Limits & whilst in transit ) £10,000
- Annual Premium £245.00: (Less Hepburn Insurance discount of £30.00 = £215.00.
- Plus Hepburn Administration Fee £20.00 = £235.00)  
Total of £235.00  
(Net of mutual bonus)
- £250 excess each and every loss

# Cover Definitions (As per the policy wording)

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## Geographical limits

United Kingdom, the Channel Islands and the Isle of Man

## Stock

Stock and materials in trade owned by YOU or for which YOU are responsible.

## Public Liability

Please refer to YOUR schedule to see if this is operative

WE will indemnify YOU for all sums which YOU are legally liable to pay as damages arising from:

1. accidental INJURY;
2. DAMAGE to PROPERTY;
3. obstruction, trespass, nuisance or interference with any right of air, light, water, way or privacy;  
and/or
4. wrongful arrest, detention or false imprisonment of any person;  
occurring within the GEOGRAPHICAL LIMITS during the PERIOD OF INSURANCE in connection with YOUR BUSINESS and not arising from PRODUCTS other than:
  1. PRODUCTS remaining in YOUR custody or control; or
  2. any food or drink sold or supplied to visitors for consumption on YOUR premises.

The most WE will pay for all damages arising directly or indirectly out of one incident or series of incidents attributable to one source or cause is the limit of indemnity shown on YOUR schedule.

In addition WE will pay COSTS.

## Product Liability

Please refer to YOUR schedule to see if this is operative

WE will indemnify YOU for all sums which YOU are legally liable to pay as damages arising from:

1. accidental INJURY; and/or
2. DAMAGE to PROPERTY;

occurring during the PERIOD OF INSURANCE and caused by PRODUCTS (other than while remaining in YOUR custody or control) physically supplied from within the GEOGRAPHICAL LIMITS.

The most WE will pay for all damages arising during the PERIOD OF INSURANCE is the limit of indemnity shown on YOUR schedule.

In addition WE will pay COSTS.

# Cover Definitions (As per the policy wording)

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## Contents

Trade fixtures and fittings, machinery and all other contents and equipment owned by YOU or for which YOU are responsible and which relates to YOUR BUSINESS, including:

1. Tenants improvements, alterations and decorations;
2. Business books, documents, computer systems, records and programmes, designs or plans but only for the cost of the materials, labour and computer time necessary to reproduce them;
3. Patterns, models and moulds but only for the cost of the materials and labour necessary to reproduce them;
4. Personal effects other than MONEY and/or MONETARY DOCUMENTS of any director, EMPLOYEE or visitor not exceeding £500 for any one person; and
5. Wines and spirits used solely for entertainment purposes.

The following PROPERTY is excluded from the definition of CONTENTS:

1. Landlord's fixtures and fittings;
2. STOCK;
3. COMPUTER EQUIPMENT;
4. gaming, amusement or external vending machines;
5. motor vehicles licensed for road use, including their accessories;
6. deeds, bonds, bills of exchange or MONEY or MONETARY DOCUMENTS;
7. explosives; and
8. living creatures, pets or livestock.

A copy of the full policy wording is available on request

## Important Notice

Liability arising from products which are to your knowledge exported directly or indirectly to the United States of America or Canada is excluded as standard.

Cover can be considered on an individual basis, subject to further information being provided.



# Additional Cover Options

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Employers Liability - £10,000,000 Limit of Indemnity (Additional £55.00)

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

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

## Employers Liability Definition

WE will indemnify YOU for all sums which YOU are legally liable to pay as damages and COSTS for INJURY

sustained by any EMPLOYEE provided that the INJURY:

- 1 arises out of and in the course of their employment by YOU in connection with YOUR BUSINESS; and
- 2 is caused by an occurrence during the PERIOD OF INSURANCE which takes place within the GEOGRAPHICAL LIMITS.

The most WE will pay including COSTS for any one claim or series of claims (regardless of the number of Claimants) arising directly or indirectly out of one occurrence is the limit of indemnity shown on YOUR schedule.

## Employee Definition

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

# Additional Cover Options

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## DAS Commercial Legal Protection

(Additional £55.00)

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

A copy of the full DAS policy wording is available on request

# Guidelines / Key Facts

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## Cover provided is Subject to:

- Completion of a satisfactory proposal form for all new members and premium payment in advance of inception
- No return premium for individual members following cancellation of cover mid-term (under the Genuine Jersey scheme only)
- No pro rata premiums for members who join mid-term
- Terrorism Exclusion
- Standard NFU Mutual terms, conditions and relevant warranties
- Hepburns Insurance standard terms of General Insurance Business

## Risk Assessments – when attending events

- All cover options are subject to the relevant 'Risk Assessments' being carried out to identify any hazards that have the potential to cause harm/damage to members of the public and/or third party property.

These do not need to be provided to Hepburns to confirm cover, but they may be relied upon in the event of a claim.

For further information on Risk Assessment please direct your members to the following website:

[www.gov.je/Industry/HealthSafetyWork/HSI/Legislation/General/Pages/RiskAssessment](http://www.gov.je/Industry/HealthSafetyWork/HSI/Legislation/General/Pages/RiskAssessment)

# Documentation

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- GJPA will hold a blank copy of the proposal form, scheme criteria and cover options for distribution to any new members requiring cover. The form is to then be completed and returned to GJPA for onward transmission to Hepburns for consideration.
- When GJPA receives a completed proposal form, they are to 'authorise' it by way of a signature / authority stamp. This way, Hepburns will know that the member has been accepted by GJPA to join this insurance scheme. Members will be advised that we are unable to hold cover until an authorised proposal form is received from GJPA.
- Hepburns will then review the proposal form and confirm cover direct to the member.
- Confirmation of cover (including issue of documentation & Invoice) will be provided within 5 working days.
- Payment of the annual premium by the member must be made within 7 days upon receipt of invoice in advance of inception or renewal.
- Cover will be held from the date that the proposal form has been received by Hepburns.
- When cover is agreed, the following documentation will be issued direct to a member.
  - Policy Schedule (pdf)
  - Invoice (pdf)
  - Policy Wording (link)
  - Employers Liability certificate (if required)
  - DAS Legal Expenses Certificate (if required)

# Documentation

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## Correspondence

Should Hepburns receive correspondence from a GJPA member direct trying to join the scheme, enclosing a proposal form etc., they will be instructed to revert back to their GJPA contact and will be advised that Hepburns are unable to accept these direct. Members will be advised that Hepburns are unable to hold cover until formal instructions are received from GJPA.

- Should Hepburns receive a call / email from a member direct, we will respond accordingly.
  - If the query is in relation to a policy / general enquiry only, there is no need to advise GJPA; however, if Hepburns feel that GJPA should be aware of anything discussed, the information will be shared between Hepburns and GJPA.

## Sponsorship & Support to GJPA Members

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Hepburns Insurance as a company has always maintained close links with the farming, fishing, tourism and hospitality sectors and we are delighted to continue being proud sponsors of Genuine Jersey.

We feel this is a great opportunity for us as a Company to support both our local Community, and help small local Businesses by offering them discounted rates for their Insurance Requirements.

We agree to provide members with discounted Public and Products Liability cover and sponsor the Spring and Summer craft markets which are held in St Aubin throughout the year.

We feel our aims and objectives as a company are closely aligned with those of Genuine Jersey in providing the required support, encouragement and opportunity for our local businesses to grow and thrive.

# Payment to Hepburns

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

## **Reference**

When making payment, please quote your policy number referenced on your documentation and your name (personal name and business name for ease of reference).

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

Please note that payment is due upon receipt of this invoice.

We accept payment in the following ways:

By Card:

Credit or Debit Card

By Cheque:

Please make cheques payable to Hepburns Insurance Limited

Bank Transfer:

Name: HSBC

Sort Code: 40-25-33

Account: 61423517



# The Agreement

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Genuine Jersey agree only to put forward members for the scheme who meet the agreed criteria

Hepburns Insurance reserve the right not to offer terms

This Agreement is subject to annual re-assessment in advance of the scheme renewal date of the 25 March, in order to ensure that the rating structure continues to reflect market conditions and is adequate when considering the scheme claims experience.

I agree to the terms as laid out in the Agreement

Print Name & position:

Date:

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Print Name & position:

Date:

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