



A straight-forward,  
broad-cover **Personal  
Portfolio Policy**, designed  
exclusively to protect all  
your most valuable assets;

- your property
- your possessions
- your passions

*We have it covered.*



[www.insurancecorporation.com](http://www.insurancecorporation.com)

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Personal Portfolio Policy - A Guide



*High quality protection for the lifestyle you choose*



# Personal Portfolio Policy



## One policy. One premium. Many Covers

In addition to excellent buildings, home contents, legal expenses and holiday travel, there is a host of optional covers available including fine art and antiques, personal possessions, sailing craft, horses and ponies.

## The cover that's right for you.

### Policy features

The following is a brief summary of the main benefits of our Personal Portfolio Policy.

More specific details are available from your broker.

Insurance cover, under the terms of the policy, following the operation of an insured peril includes:

### Buildings

including:

- Rent and alternative accommodation
- Trace and access - escape of water or oil
- Re-landscaping of gardens
- Clearance of drains
- Property owner's liability
- Pairs and sets
- Acquired disability
- Optional Open Market top-up

**Contents** (includes unspecified personal possessions) including:

- New acquisitions - up to 20% of total contents sum insured or £50,000 (whichever is the lesser), up to 45 days from purchase date
- Wedding Gifts
- Unspecified personal possessions - 40% of the contents sum insured, subject to a £5,000 single item limit
- Student possessions
- Personal liability up to £5,000,000
- Employer's liability up to £10,000,000
- Pairs and sets
- Hole-in-one cover

### Fine Art and Antiquities

including:

- New acquisitions - up to 25% of total sum insured or £150,000 (whichever is the lesser) up to 45 days from purchase date
- Death of artist provision
- Pairs and sets

### Precious Metals

including:

- New acquisitions - up to 25% of total sum insured or £75,000 (whichever is the lesser) up to 45 days from purchase date
- Death of artist provision
- Pairs and sets

**Personal Possessions** (specified items) including:

- New acquisitions - up to 25% of the total sum insured or £50,000 (whichever is the lesser), up to 45 days from purchase date
- Money up to £5,000
- Credit Cards up to £25,000
- Pairs and sets

### Small Craft

- for vessels not exceeding 15 years of age or 16 feet in length (16 feet 6 inches for sailing dinghies) and with a design speed of under 17 knots - including sailboards

### Caravan

including:

- Fixtures and fittings
- Awnings
- Furniture, furnishings and utensils
- Recovery and re-delivery
- Loss of use provision

### Horses and Ponies

- Animal(s) and equipment cover

### Holiday Travel

- For members of the Insured household under 70 years of age at the time of travelling

including:

- Personal accident cover up to £50,000
- Medical expenses up to £5,000,000
- Cancellation and curtailment - unlimited
- Travel delays
- Missed departure
- Lost passport indemnity
- Personal liability up to £5,000,000

### Legal expenses

- Underwritten by DAS Legal Expenses Insurance Company Limited - £50,000 limit.

### Arranging cover

To take advantage of our unique policy, you will need to have minimum insurable assets of £400,000 (buildings) and £125,000 (contents - including possessions). All properties must be owner-occupied and insured in your or your family's name.

## About Us

As the leading local insurer, we have our roots firmly embedded in the Channel Islands. Established in 1982, Insurance Corporation maintains its status as an autonomous subsidiary of the Royal & Sun Alliance Insurance Group plc.



We bring together all the ingredients of a competitive local business... hard-working Islanders expertly trained in insurance and with a sound knowledge of their home island, all supported by our parent company's financial indemnity. No wonder Islanders are quick to make Insurance Corporation the first name on their insurance providers list.

It's reassuring to know that in life's difficult moments, someone's there to help you. Quietly but efficiently working in the background - a reassuringly local, remarkably reliable service.

To find out how our Personal Portfolio Protection Policy can benefit you, please

***ask your broker.***