JerseyWeb

FREE PRINTABLE LIST

Insurance brokers and insurers in Jersey

8 local businesses and how to choose

Insurance brokers, insurers and advisers serving Jersey, for home, motor, business and life cover. Each listing links to the firm's own website. This page is general information, not insurance advice.

JERSEY BUSINESS DIRECTORY

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8 businesses · Listings checked against each business's own website, 2 October 2026 · Live list: jerseyweb.je/directory/insurance/

Insurance brokers and insurers in Jersey

All Insured
Free introduction service connecting Jersey residents and firms with FCA-authorised life and business protection advisers.
Island-wide, works remotely
all-insured.co.uk

Channel Insurance Brokers
Broker placing home, motor, commercial and healthcare insurance for islanders, firms and private clients.
St Helier
cib-insurance.co.uk

Cherry Godfrey
Personal and business loans, insurance and mortgage advice, with an office in St Helier serving Jersey customers.
St Helier
cherrygodfrey.com

Everywhen
Insurance broker for island residents and businesses, including specialist cover for high value homes and non-standard motor.
Jersey
everywhen.je

Hepburns
Insurance broker arranging cover for private clients and commercial risks across Jersey, Guernsey and Alderney.
St Helier
hepburns.insure
01534 515151

Intact Insurance
General insurer offering home, motor and commercial cover written for Channel Islands customers.
St Helier
intactinsuranceci.com

Islands Insurance
Personal and business insurance services for Jersey and Guernsey customers.
St Helier
islands.insure

SPF Private Clients Jersey
Mortgage and insurance advice for Jersey clients.

St Helier
spf.co.uk

What to know about insurance in Jersey

Insurers and brokers are both regulated

Under the Insurance Business (Jersey) Law 1996, an insurer needs a permit to carry on insurance business in or from Jersey. Brokers carry on general insurance mediation business, which under the Financial Services (Jersey) Law 1998 has to be registered with the Jersey Financial Services Commission (JFSC).

To check a firm, search the JFSC's register of regulated entities and filter by "Insurance" for insurers or "General insurance mediation" for brokers.

What a broker must tell you

The JFSC's Code of Practice for general insurance mediation says a broker must:

- tell you who regulates it, and whether it can only offer policies from a restricted range
- give you written terms in plain language before the contract is binding, covering renewal and what happens if you cancel early
- tell you the nature and amount of all its standard fees and charges on top of the premium, when you take out the policy and at renewal
- confirm your cover in writing, usually with the policy document or a cover note

Employers' liability insurance is compulsory

gov.je says an employer in Jersey must be insured for at least £5 million for claims arising from any one incident, and must display the certificate, or a copy, at each place of business. Some employers are exempt.

Motor insurance

Under the Motor Traffic (Third-Party Insurance) (Jersey) Law 1948, it is an offence to use a vehicle on a road without third-party insurance covering death, injury and damage to property, and an insurance disc must be displayed on any vehicle used or kept on a road.

Making a complaint

Complain to the insurer or broker in writing first. If you have no final answer after 3 months, or you disagree with it, the Channel Islands Financial Ombudsman covers insurers and insurance intermediaries. It is free and can award up to £150,000.

If an insurer fails

The UK's FSCS says some policies covering risks in the Channel Islands may be eligible for its protection, depending on things like where the policy was issued and whether the insurer is UK authorised. If this matters to you, ask the broker or insurer in writing.

Listings are free and in alphabetical order. Jersey Web is not connected with these businesses unless a listing says so: check details with each business before you book. Guidance checked 14 November 2026.

Run a Jersey business?

Get your business listed free, or let us build you a website: builds from £100 and hosting from £20 a month.

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