



**CONNECT**

## **CHARITY CONNECT INSURANCE**

Comprehensive Charity Insurance  
with a flexible range of covers





## Charity Connect Insurance is especially designed for the charity sector including recognised charities, organisations holding charitable status, charitable incorporated organisations (CIO), voluntary and not-for-profit organisations.

The policy cover summary outlines the main features and exclusions of Ansvar's Charity Connect Insurance policy - it does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or is unusual compared to other policies for charities that are available. We have also included additional information that may be of help to you.

The Charity Connect policy is underwritten by Ansvar Insurance Company Limited. The Legal Expenses section of the policy is administered by DAS Legal Expenses Insurance Company Limited.

When you take out cover with us, we will issue a policy schedule

detailing the cover provided and the property insured. The policy wording should be read in conjunction with the policy schedule.

### **Why Ansvar**

Ansvar is a general insurance company specialising in insuring not-for-profit organisations and connected individuals. Our ethical investment and trading policy precludes dealing with organisations predominantly involved in alcohol, tobacco, gaming and armaments. In addition, we commit a portion of our profits to helping charities involved in alcohol and drug education and rehabilitation.

Ansvar has been trading in the UK for over 50 years and is renowned for offering an excellent personal service and providing a fast and sympathetic response to claims.

## Options

With increasing responsibilities placed on charities comes increased risk exposure, and it is important that this is managed especially through appropriate levels of insurance cover. There is a need to work with specialists where charities can receive appropriate advice. Ansva offers a tailored insurance solution through Charity Connect that is able to be totally flexible.

Charity Connect Insurance offers you the choice of:

### Select cover

(choose the cover you need)

### Package cover

(provided within following limits):

- i) annual income/turnover does not exceed £1,000,000
- ii) wage roll does not exceed £500,000
- iii) number of volunteers and members do not exceed 500.

### Key to table:

✓ = section of cover included in package

○ = section of cover is optional

Select cover	Package covers		
Choose from the following sections:	Bronze	Silver	Gold
Contents	✓	✓	✓
Employers Liability	✓	✓	✓
Legal Expenses	✓	✓	✓
Personal Accident	✓	✓	✓
Public and Products Liability	✓	✓	✓
All Risks	○	✓	✓
Book Debts	○	✓	✓
Business Interruption	○	✓	✓
Loss of Reputation	○	✓	✓
Money + Personal Accident Assault	○	✓	✓
Trustees Indemnity	○	✓	✓
Computer Breakdown	○	○	✓
Fidelity Guarantee	○	○	✓
Goods in Transit	○	○	✓
Motor Policy Compensation	○	○	✓
Refrigerated Contents	○	○	✓
Buildings	○	○	○
Loss of Licence	○	○	○
Professional Indemnity	○	○	○
Property Owners Liability	○	○	○

### Please note:

- By combining cover into a package, we can offer more competitive terms than on a select basis.
- You may select the level of cover/ indemnity limit/sum insured as appropriate within each section of cover.
- Additional sections that do not form part of a package can be added to the package cover.
- Some sections of cover may not be available in isolation.
- Legal Expenses section is mandatory where the wage roll is under £500,000.
- Terrorism cover – extension available for property damage and business interruption only (not available in Northern Ireland).
- A separate brochure is available for our Financial Indemnity package.

### Tax

Insurance Premium Tax (IPT) is added to your premium at a rate set by H.M. Government.

### Instalments

The premium can be paid in monthly instalments by Direct Debit, subject to our current minimum acceptable level of premium for this facility.

A Direct Debit form and Credit Agreement will need to be completed and we will make the necessary arrangements with your bank or building society. We will issue you with an agreement regulated by the Consumer Credit Act.

### Discounts

- One year No Claims Discount
- Three or five years Long Term Undertaking.

### 24 Hour Helplines

Available 24 hours a day, 365 days a year to assist at times of need or emergency:

- Counselling
- Emergency Assistance
- Eurolaw Commercial Legal Advice
- Tax Advice
- Emergency Glass Replacement.

### Index-linking

Each month the sums insured for Buildings, Contents and All Risks are automatically increased in line with general inflation rises.

We also offer an option to include 'Day One' - an additional way of providing inflation protection for buildings.

### Declarations

About four months prior to each renewal a form will be issued for policies subject to an annual declaration. You will be requested to provide up to date information on income, volunteer numbers and wage roll. The information provided will be used in calculating the premium for the forthcoming renewal of the policy.

Other amendments to cover or sums insured will be subject to our normal terms.

### Calculating Sums Insured

- Advice on sums insured and indemnity limits should be sought from your insurance advisor.
- The selection of adequate sums insured remains the responsibility of the policyholder and these should be regularly reviewed.
- When calculating sums insured, include VAT if applicable.
- If the sums insured are not sufficient then claim payments may be reduced.
- For computers under the All Risks section, include the cost of proprietary software and any specialist installation charges.

### Claims Settlement

- Where you are responsible for the first amount of any claim (known as an excess) the claim settlement will be reduced accordingly.
- The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless otherwise stated.

### Special Requirements

Special requirements are aimed at reducing the risk of loss, damage or liability.

A claim will not be covered (unless otherwise stated) if you fail to comply with a special requirement. Full details of the special requirements are in the policy wording.

### All Risks

- Trailer security

### Book Debts

- Record keeping

### Buildings/Contents

- Cooking equipment
- Use of security devices
- Waste materials from trade processes

### Business Interruption

- Back-up of electronic data

### Computer Breakdown

- Back-up of electronic data

### Contents

- A Minimum standard of physical security

### Fidelity Guarantee

Best practice requirements for:

- references required for all new employees
- monthly reconciliation of cash book(s)
- monthly statement of accounts
- transactions over £5,000
- fund transfer instructions
- auditing accounts
- paying all money into your bank account(s)
- stocktaking
- authorisation process for ordering goods or services

### Goods in Transit

- Overnight security

### Loss of Reputation

- Reporting notification time limits

### Money

- Record keeping
- Security for safes and strongrooms
- Transit of money

### Property Owners Liability

- Escalator or lift inspection

### Public and Products Liability

- Use of bouncy castles, gym equipment or trampolines
- Participation in clean-ups or litter picks
- Protection policy for groups working with young people or vulnerable adults
- Second-hand goods
- Comply with Queen's counsel (Publishers' Indemnity optional cover extension)
- Use of bouncy castles (Hirers' Liability optional cover extension)

## Policy Cover Summary

Refer to the policy wording for full details of cover, exclusions, and the General Conditions and General Exclusions.  
Cover under the policy normally applies within the UK only unless otherwise stated.  
Cover is limited to sums insured selected by you. Higher indemnity limits are available.

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
<b>Contents</b>		
<b>The main events insured against are loss or damage caused by:</b>	£10,000 for antiques and valuables (£2,500 item limit) £2,500 for data (5% of the contents sum insured if greater) £500 per person for clothing and personal effects of directors, employees, members or visitors	£100 excess for all events and extensions unless otherwise stated £500 excess for storm, flood or escape of water damage to contents in any basement used other than for storage purposes only £500 excess or 10% of the claim (whichever is the greater) for theft or attempted theft when you fail to comply with the minimum standard of physical security unless otherwise agreed by us in writing
Fire, explosion, lightning or earthquake		Gradually operating cause Mechanical or electrical fault Storm, flood or escape of water damage to contents in any basement used for storage purposes only unless stored at least 15 centimetres above floor level Theft, malicious damage, escape of water or fuel oil, storm and accidental damage when premises unoccupied, untenanted, empty or disused
Smoke		
Theft or attempted theft involving entry to or exit from the buildings by force		
Impact by any train, vehicles, animals or aircraft		
Riot, civil commotion (excluding Northern Ireland)		
Malicious people or vandals		
Storm or flood		
Escape of water from specified installations	£5,000 in respect of metered water	
Escape of oil from any fixed heating installation	£5,000 in respect of loss of oil	
Falling aerials or satellite dishes including loss or damage to them		
Falling trees, telegraph poles or lamp posts		
<b>Contents optional cover available for:</b>		
Accidental damage		
Subsidence		
<b>Contents Extensions</b>		
Accidental breakage of glass, sanitary fittings, signs and glass in furniture, showcases, shelves, tops and mirrors	£2,500 for damage to special glass, signs, repair of frames or replacing lettering or alarm foil	While the buildings are unoccupied, untenanted, empty or disused
Theft damage to building (provided you are legally responsible for such damage)		While the buildings are unoccupied, untenanted, empty or disused
Theft of keys	£1,000	£25 excess Safe keys left in buildings outside working hours
Temporary removal of contents including electronic equipment	£2,500	Theft from unattended vehicles
Property of employees and members	£500 any one person	£25 excess Theft from unattended vehicles

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Debris removal costs	10% of the contents sum insured	
Exhibitions and fund-raising events – property insured at such events or in transit to or from	£5,000 (£2,500 item limit) for any exhibition or fund-raising event	Theft from unattended vehicles
Additional contents acquired	10% of contents sum insured	Appreciation in value
Outside catering	£5,000 (£1,000 item limit) in any building where you are providing outside catering	
Hired in property	£5,000 (£2,500 item limit) while in buildings or in transit	Theft from unattended vehicles
Non-invalidation by any act or omission whereby risk of damage increased unknown to you		
Bequeathed property	£25,000 (£2,500 item limit)	£250 excess After 3 months of title passing to you
Seasonal stock increase	Increased by 25% in November and December and 30 days before Easter	
Property in the open	£2,500	Theft of property other than garden furniture or garden ornaments
Trace and access - locating the source of damage and subsequent making good following water or oil leakages	£10,000	
Discharge of oil (clean up costs)	£5,000	
<b>Employers Liability</b>		
Liability for injury to employees including volunteers caused during the period of insurance	Indemnity limit of £10,000,000 (includes costs and expenses) Indemnity limit of £5,000,000 if terrorism involved	Offshore activities For which compulsory motor insurance required
<b>Employers Liability Extensions</b>		
Health and Safety at Work (defence costs)	Indemnity limit of £500,000	
Indemnity to other people including principals		
Unsatisfied court judgements		
Court attendance expenses	£250 per day per person	

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
<b>Legal Expenses</b>		
Legal costs or expenses in respect of the following insured incidents:	Indemnity limit of £100,000 unless otherwise stated	Legal action without our agreement Compensation (apart from employment disputes) or damages
Employment disputes		Personal injury or damage to property
Employment compensation awards	£1,000,000 in any one period of insurance	
Service occupancy (recovery of premises)		
Legal defence - defending you and your employees legal rights in specified circumstances		
Property protection		Any motor vehicle owned or used by you including family members
Bodily injury		
Tax protection - for full or aspect enquiries; tax intervention enquiries; Employers' compliance; VAT disputes	£2,000 for aspect or tax intervention enquiries	£200 excess for aspect or tax intervention enquiries
Contract disputes - negotiating your legal rights in a contractual dispute for the purchase or hire or sale or provision of goods or services		£500 excess if amount of dispute exceeds £5,000 Amount in dispute under £250
Statutory licence protection - appealing to the relevant statutory or regulatory authority following a decision to suspend, refuse to renew or alter the terms or cancel your licence or mandatory registration		
<b>NOTES:</b>		
You must let DAS know of any problems straight away or cover may not be given if you have tried to deal with matters on your own.		
Cover is subject to a reasonable prospects of success clause, so that in any legal action it is more likely than not you would recover damages or obtain a legal remedy DAS have agreed to or make a successful defence. Reasonable prospects would be considered as a 51% or better chance of success and would be assessed by DAS or referral to an outside firm of solicitors who have the appropriate expertise in the relevant area of law.		

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
<b>Personal Accident</b>		
Injury to you, employees and voluntary workers (aged 16 to 85 inclusive) arising from accidents while working in connection with the charity/ organisation		Illness or disease Specified sport and hazardous activities: abseiling, aqua-lung diving, boxing, cliff or rock climbing, earth balling, elastic rope sports or activities, firework displays, flying (except as a fare-paying passenger), football, hang-gliding, horse riding, hunting, martial arts, motor-cycling, motor-scootering, mountaineering, parachuting, polo, pot-holing, professional sport of any kind; racing (except on foot); rugby; water activities (except swimming), winter sports (including dry-slope skiing) and wrestling Serving in armed forces Chemical, biological or nuclear terrorist act
Death	£10,000	
Capital sum for permanent total disablement, including loss of hands, feet, eyes, hearing or speech	£10,000 (£5,000 if aged 76 to 85)	
Temporary total disablement	£100 per week up to 104 weeks (£50 per week if aged 66 to 75, £25 per week if aged 76 to 80 and nil if aged 81 to 85)	
Dental expenses	£500 any one person	
In-patient hospital treatment benefit	£20 for every 24 hours in hospital up to £200 any one person	
<b>Public &amp; Products Liability</b>		
Legal liability for injury to the public or damage to their property including liability arising from the sale or supply of goods and maintenance of your premises occurring during the period of insurance  Including cover for specified activities not organised, run and supervised by you provided that certain requirements are met - see professional suppliers activities on next page:	Indemnity limit of £2,000,000 (includes costs and expenses) Indemnity limit applies to any one period of insurance for Products Liability and Pollution or Contamination	£100 excess for third party property damage Contractual liability Manual work away from the premises apart from collection or delivery Medical, surgical, dental, pharmaceutical or therapeutic products Offshore activities Products sold or supplied to the USA or Canada Professional advice, error or services Property being worked upon Use of watercraft and craft designed to travel through air or space Specified activities detailed on next page:

## Policy Cover Summary

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
<p>Excluding:</p> <p>a) the following activities:            abseiling, aerial activities of any kind, climbing of any kind, contact sports, dry slope skiing, fire walking, football that is played within a league system, gorge walking and the like, gymnastics, horse, pony or donkey riding of any kind, landboarding, professional sport of any kind, racing or time trials other than on foot, rugby, underground activities of any kind, water activities (other than swimming, snorkelling or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity), weightlifting, winter sports</p> <p>b) any activity that involves the use of:            bicycles other than for normal road use, cables, elastic ropes, fireworks or explosive items, ice skates, motorised fairground rides, play inflatables other than bouncy castles, roller blades, roller skates, ropes (other than tug-of-war), skateboards, weaponry, wires</p> <p>c) any activity that involves the ownership, possession or use of any:            i) mechanically propelled vehicle for which compulsory motor insurance is required, other than for loading and unloading and the use of plant on your premises            ii) where not excluded under i) above, motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, trailer used for carrying people or any full scale or scaled down version of any quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped</p> <p>Professional suppliers activities:            automatic cover for the following specified activities organised, run and supervised by professional suppliers of such activities under a business contract with you (cover would be subject to certain requirements being met in respect of insurance arrangements, licensing, facilities, supervision and the participation of persons under 18 years old or persons in the care of a legal guardian):            Abseiling, aerial runways, air rifle shooting, archery, assault courses, BMX riding, clay pigeon shooting, climbing wall, climbing with ropes, dry slope skiing, go-karting, gymnastics, ice skating, inflatable play equipment, javelin throwing, motorised fairground rides, paint-balling, roller blading, roller skating, skateboarding, weightlifting</p>		
Public and Products Liability Extensions		
Health and Safety at Work (defence costs)	Indemnity limit of £500,000	
Indemnity to other people including principals and members		
Cross liabilities	The indemnity limit in total for all parties (includes costs and expenses)	
Hired or rented premises		£250 property damage excess Contractual liability
Contingent motor liability		
Consumer protection (defence costs)	Indemnity limit of £500,000	
Court attendance expenses	£250 per day per person	
Wrongful arrest	£10,000 any one period of insurance	
Food Safety Act (defence costs)	Indemnity limit of £500,000	
Second-hand products	Indemnity limit of £2,000,000 in any one period of insurance (includes costs and expenses)	Upholstered furniture or bedding not meeting statutory safety requirements Gas appliances and any other appliances containing or using flammable liquids

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Data Protection Act 1998	Indemnity limit of £500,000 (includes costs and expenses)	Costs for replacing or reinstating data
<b>Public &amp; Products Liability optional cover available for:</b>		
Hirers Liability: legal liability from persons or organisations hiring your premises under a contractual agreement occurring during the period of insurance	Indemnity limit of £2,000,000 (includes costs and expenses)	£250 property damage excess Abuse Contractual liability Commercial organisations for business activities
Publishers' Indemnity: legal liability arising for damages, legal costs and expenses for claims made in any one period of insurance in respect of libel, slander, infringement of trademark arising from matter contained in your charity's official publications	Indemnity limit of £100,000 in any one period of insurance (includes costs and expenses)	£250 excess Liability arising from the internet or electronic mail Contractual liability
<b>All Risks</b>		
Any loss, or damage, within geographical limits to property you wish to specify or unspecified property you wish to insure Cover for marquees, tents, inflatables and sports equipment restricted to: fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, impact, riot, civil commotion, storm, flood, falling trees or telegraph poles or lamp posts	Specified or unspecified property subject to any sum insured or limit	£75 excess £250 excess for property in trailers Computers stolen from unattended vehicles Other property from unattended vehicles unless concealed and the vehicle locked Unexplained disappearance Wear and tear, vermin, mechanical or electrical faults or breakdown, faulty workmanship, cleaning and restoring
<b>Book Debts</b>		
Inability to collect money owed to you due to damage to your records		Bad debts Deliberate erasure or distortion of electronic data
<b>Business Interruption</b>		
<b>Cover available following damage for which a claim is payable for buildings or contents unless otherwise stated for either:</b>	12 months indemnity period	Loss of income after the charity or organisation is wound-up or permanently discontinued
A: Loss of Income, including extra expenses that prevent loss of income		
B: Extra Expenses only (e.g. cost of alternative accommodation), as an alternative to loss of income	Limited to a fixed proportion for the first 3 months and a fixed monthly limit thereafter £10,000 for documents and electronic data	
C: Loss of Gross Profit, including extra expenses that prevent loss of gross profit		

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
D: Loss of Rental Income, including extra expenses that prevent loss of rental income		
Business Interruption Extensions		
Loss of income or extra expenses incurred in respect of:		
Outbreak of a specified disease (see list below), poisoning caused by food or drink, defective sanitation, pests or vermin occurring at the premises, resulting in restrictions on the order or advice of the authorities Murder, rape or suicide at the premises	25% of the business interruption sum insured or £250,000 whichever is the less 3 months indemnity period	Cleaning, repair, replacement, recall or checking of property Any occurrence not at the insured premises
Bomb scare or emergency action	£2,500	Closure of less than 4 hours Premises in Northern Ireland
Denial of access to your premises	£10,000	
Suppliers and customers premises	£10,000	
Failure of supply (public utilities)	£10,000	
Work away at other premises	£5,000	
Death of patron before the age of 70	£10,000 12 months indemnity period	
Specified diseases: Acute encephalitis, Acute poliomyelitis, Anthrax, Cholera, Diphtheria, Dysentery, Legionellosis, Legionnaires disease, Leprosy, Leptospirosis, Malaria, Measles, Meningitis, Meningococcal septicaemia (without meningitis), Mumps, Ophthalmia neonatorum, Paratyphoid fever, Plague, Rabies, Relapsing fever, Rubella, Scarlet fever, Smallpox, Tetanus, Tuberculosis, Typhoid fever, Typhus fever, Viral haemorrhagic fever, Viral hepatitis, Whooping cough, Yellow fever		
<b>Loss of Reputation</b>		
The charity is reimbursed for costs incurred to defend itself against adverse publicity arising from the death, disgrace or criminal activity of a trustee, employee or related third party	£10,000 in any one period of insurance	£250 excess Campaign withdrawal costs Consequential loss Publicity on the charity's own forums or web-sites Publicity originating from or approved by the charity Publicity relating to products
<b>Money</b>		
Crossed cheques and other non-negotiables	£250,000	£75 excess Caused by clerical errors or a business transaction
Cash and other negotiables:		
- on the premises in a safe outside working hours	£1,000	Loss from unattended vehicles or money operated machines
- in transit by any authorised employee, on the premises during working hours or in bank night safe	£2,000	Money in the custody of professional carriers
- at the private residence of an authorised employee	£500	
- any other circumstances, including at fund-raising events	£350	
Damage to clothing and personal effects caused by theft or attempted theft of money	£500 any one person including up to £100 for personal money	

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Money Extensions		
Periodic increase of limits for fund-raising or similar events	Cash and other negotiables doubled for up to 3 events or occasions	
Misappropriation by employee/voluntary worker for claims made in any one period of insurance	£2,500 any one person (£5,000 in any one period of insurance)	Losses not discovered within 30 days of the occurrence
Injury to you, employees and voluntary workers (aged 16 to 85 inclusive) due to theft or attempted theft of money or contents causing:		Illness or disease
Death	£10,000	
Permanent total disablement, including loss of hands, feet, eyes, hearing or speech	£10,000	
Temporary total disablement	£100 per week up to 104 weeks (£50 per week if aged 66 to 75 and nil per week if aged 76 to 85)	
<b>Trustees Indemnity</b>		
Trustees of the charity, and the charity itself, are indemnified for claims made in any one period of insurance in respect of costs and damages for which they are legally liable resulting from any 'wrongful act' committed by a trustee in that capacity, such as breach of duty or breach of trust	Indemnity limit of £100,000 (including costs and expenses) in any one period of insurance	£250 excess Bodily injury or damage to property Breach of professional duty Contractual liability Criminal or fraudulent acts Employment disputes Failure to maintain insurance Inter-trustee claims Medical malpractice Reckless or willful acts Overseas claims
Where the charity is obliged to indemnify a trustee or a director, the charity can also obtain reimbursement for amounts paid		
<b>Trustee Indemnity Extension</b>		
Reasonable representation costs incurred following proceedings instigated by the Charity Commission or other regulatory body	£100,000 in any one period of insurance	

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
<b>Computer Breakdown</b>		
Repair following sudden and unforeseen breakdown of computer equipment and additional expenses for the replacement or reinstatement of data	£5,000 for hardware £5,000 for data	£250 excess Computer equipment over 10 years old Consequential loss Wear and tear
<b>Computer Breakdown Extension</b>		
Additional charges and expenses	£2,500 in any one period of insurance	
<b>Fidelity Guarantee</b>		
The charity is indemnified for claims made in any one period of insurance in respect of loss of money or property arising from the dishonest or fraudulent conduct of a trustee or employee which is not reasonably recoverable from the person responsible	Indemnity limit of £25,000 in any one period of insurance reduced to £5,000 where you fail to comply with best practice special requirements and such failure was material in the circumstances to the loss	£250 excess Consequential loss Fraud committed under duress Loss occurring prior to inception Loss where another part of the Insured benefits from the loss Theft of intangible property
<b>Goods in Transit</b>		
Loss of or damage to your goods being transported by your vehicles or sent by parcel post or rail or road haulier		£75 excess Theft from unattended vehicles unless locked and secured at all points of access Theft from unattended vehicles between 8 pm and 7 am unless locked and secured at all points of access and in a locked building or yard Unexplained shortages Valuables and money Computer and ancillary equipment
<b>Motor Policy Compensation</b>		
Reimbursement of a motor policy excess or compensation for loss of no claims discount when an employee/ voluntary worker is using their car for you on a voluntary basis	£250 any one driver/motor policyholder £1,000 any one driver/motor policyholder in any one period of insurance	Fire or windscreen claims
<b>Refrigerated Contents</b>		
Deterioration of contents in refrigeration units		£50 excess Contents for own personal consumption Refrigeration units over 10 years old unless under a maintenance contract

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
<b>Buildings</b>		
<b>The main events insured against are loss or damage caused by:</b>		£100 excess for all events and extensions unless otherwise stated
Fire, explosion, lightning or earthquake		Cost of maintenance and normal re-decoration
Smoke		Damage to fences, gates or decking by falling trees or posts or by storm or flood
Theft or attempted theft	£25,000 for external metalwork	Faulty workmanship or defective design
Impact by any train, vehicles, animals or aircraft		Gradually operating cause
Riot, civil commotion (excluding Northern Ireland)		Mechanical or electrical fault
Malicious people or vandals		Theft, malicious damage, escape of water or fuel oil, storm or accidental damage when the premises are unoccupied, untenanted, empty or disused
Storm or flood		
Escape of water from specified installations and freezing or bursting of internal fixed apparatus		
Escape of oil from any fixed heating installation		
Falling aerials or satellite dishes		
Falling trees, telegraph poles or lamp posts		
Accidental damage to underground services for which you are responsible	£10,000	
<b>Buildings optional cover available for:</b>		
Accidental damage		
Subsidence, heave or landslip		£1,000 excess for subsidence, heave or landslip
<b>Buildings Extensions</b>		
Transfer of interest		
Additional costs to comply with European Community regulations or local authority requirements	15% of buildings sum insured for the cost of European Community or local authority requirements	
Debris removal costs		
Architects' and surveyors' fees		
Additional property insured – walls, gates, fences, paths, drives, car parks, swimming pools, fixed activity and playground equipment and other immovable external structures		
Capital additions (additions and alterations to the buildings)	10% of buildings sum insured or £250,000 whichever is the less	£250 excess Appreciation in value
Damage to grounds caused by the emergency services	£10,000	
Clearing drains following damage to the buildings	£10,000	
Workmen allowed to carry out minor additions or repairs without affecting the cover		

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Non-invalidation by any act or omission whereby risk of damage increased unknown to you		You must tell us as soon as you are aware
Bequeathed property	£100,000	£250 excess Property insured by any other policy After 3 months of title passing to you
Trace and access locating the source of damage and subsequent making good following water or oil leakages	£10,000	
<b>Loss of Licence</b>		
Legal defence costs and expenses in defending or appealing against loss of your premises licence. Extra expenses incurred during the loss of licence period	£25,000	Loss of licence that could have been prevented by you
<b>Corporate Manslaughter</b>		
Liability for legal costs and expenses incurred in defending criminal proceedings for an offence under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007, if cover is operative for: <ul style="list-style-type: none"> <li>• Employers Liability and/or</li> <li>• Public and Products Liability and/or</li> <li>• Property Owners Liability and/or</li> <li>• Trustees Indemnity</li> </ul>	£1,000,000 in any period of insurance and in total for all policies issued by us to you where the claim relates to the same prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007	Costs of any remedial or publicity orders Proceedings consequent upon any deliberate act or omission Costs and expenses covered under the Legal Expenses section of this policy Costs and expenses where indemnity is provided by any other policy, insurer or from any other source
<b>Professional Indemnity</b>		
The charity and all employees are indemnified for claims made in any one period of insurance in respect of their legal liability for costs and damages arising from any actual or alleged: <ul style="list-style-type: none"> <li>a) failure in the performance of specified professional services</li> <li>or</li> <li>b) breach of professional duty</li> </ul>	Indemnity limit of £100,000 (including costs and expenses) in any one period of insurance	£250 excess Bodily injury except as a result of negligent advice, design, formula or specification Contractual liability Medical malpractice Overseas claims Products liability Trading losses or liabilities
<b>Property Owners Liability</b>		
Liability for injury to the public or damage to their property arising from ownership of buildings or its land (including liability under the Defective Premises Act 1972) occurring during the period of insurance	Indemnity limit of £2,000,000 (including costs and expenses)	£100 excess for third party property damage Contractual liability

## Answers to some questions about the policy

### How long does the policy provide cover for?

The policy normally runs for a period of 12 months from the inception date shown in the policy schedule.

Approximately four weeks before the expiry date, we will send a renewal notice advising our terms for the next 12 months.

Trustees Indemnity, Professional Indemnity, Fidelity Guarantee, Publishers' Indemnity and Misappropriation of Money are written on a 'claims made' basis and cover is provided only against a claim which is discovered and notified to us during the policy period.

### What if you want to cancel the policy?

You may cancel the policy by giving us written instructions.

Provided:

- i) no claim has been made during the current period of insurance, and
- ii) there is no Long Term Undertaking in force,

you will be entitled to a pro rata refund of premium for the remainder of the period of insurance, suitably adjusted if the premium is paid by instalments. No refund of less than £25.00 will be made.

If you have made a claim in the current period of insurance then the full annual premium is due and no refund will be made.

Trustees Indemnity, Professional Indemnity, Fidelity Guarantee, Publishers' Indemnity and Misappropriation of Money are written on a 'claims made' basis of cover. Please note that by cancelling the policy you will no longer have any protection for actions taken prior to cancellation. Written agreement should ideally be sought from all parties who will lose their protection under the policy before cancellation.

### Our right to cancel

Ansvar also have the right to cancel the policy by giving 14 days notice in writing. If we cancel the policy, we will refund the premium for the unexpired period of insurance.

### What if you need to make a claim?

To report a new claim or make an enquiry about an existing claim, write, phone, fax, or email Ansvar (office hours 9am to 5pm, Monday to Friday). You can also notify a claim on-line via Ansvar's website.

### Governing Law and Language

Our policies are governed by English Law unless your legally registered address is located in Scotland, in which case Scottish Law will apply. We will communicate with you in English at all times.

### What if you have a complaint?

If you have any reason to complain you can make your complaint in writing or verbally to any manager at:

**Ansvar Insurance Company Limited**  
Ansvar House, St. Leonards Road,  
Eastbourne, East Sussex, BN21 3UR  
Tel:0845 60 20 999 or 01323 737541  
Fax:01323 644082  
Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

We will acknowledge all complaints within five working days.

If you are not satisfied with our response, or we have not completed our investigation after eight weeks, we will inform you of your right to take your complaint to:

**Financial Ombudsman Service**  
South Quay Plaza, 183 Marsh Wall  
London, E14 9SR  
Tel:0845 0801800  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

This complaints procedure does not affect your right to take legal proceedings.

**The Financial Services Compensation Scheme (FSCS)**

This scheme was set up under the terms of the Financial Services and Markets Act 2000.

Its aim is to protect private and small business/charity customers should an insurer go out of business and be unable to meet its liabilities or pay claims. You may be entitled to compensation depending upon your income and the number of people you employ.

If so, FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the scheme for a claim against an insurance firm depends on the type of insurance policy.

For further information on the scheme you can visit the website at: [www.fscs.org.uk](http://www.fscs.org.uk)

or write to:

**Financial Services Compensation Scheme**  
 7th Floor, Lloyds Chambers,  
 Portoken Street, London E1 8BN  
 Tel: 020 7892 7300  
 Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

**Ansvar Website**

Ansvar has built up considerable expertise regarding identifying and managing the many and varied risks that charities, churches and not-for-profit organisations encounter in the course of their daily activities. Ansvar policyholders have free access to risk management information regarding:

- Responsibilities to Employees
- Health and Safety
- Trustees and Directors/Officers Liability
- Risk Control and Assessment
- How to Manage a Claim
- Special Events
- Minibuses
- Child Care Policy
- Reducing Risk

Details can be found on our website: [www.ansvar.co.uk](http://www.ansvar.co.uk)

Further topics and updates will become available as we develop this information resource.



## The Ansvar Range

### Lifestyle Connect Policies

Designed for those individuals who are closely linked to the not-for-profit sector through either church membership and/or charity involvement such as voluntary work or regular tax-efficient giving. Ansvar believes adherence to a certain lifestyle represents a better risk, and that should be rewarded!

- Home
- Private Car
- Travel

### Connect Policies

The Connect range offers broad and flexible cover for charities, voluntary groups, churches and care homes.

- Care Home
- Charity Shop
- Christian Bookshop
- Church Connect
- Church Fellowship
- Community Groups
- Minibuses
- Residential Combined
- Special Events
- Starter Connect

### Other Ansvar Policies

- Business
- Commercial Vehicle
- Office
- Shop

*Please ask your insurance advisor for further details.*



Insurance Advisor



Ansvar Insurance Company Limited  
Ansvar House, St. Leonards Road  
Eastbourne, East Sussex, BN21 3UR  
Tel: 0845 60 20 999 or 01323 737541  
Fax: 01323 644082  
Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)  
[www.ansvar.co.uk](http://www.ansvar.co.uk)

Registered Office: Beaufort House,  
Brunswick Road, Gloucester, GL1 1JZ  
Registered No. 661060 England

Member of:  
Association of British Insurers (ABI)  
Financial Ombudsman Service

Ansvar is authorised and regulated by  
the Financial Services Authority (FSA).  
Our FSA Register number is 202019.  
Our permitted business is general insurance.

To check these details on the FSA's Register:  
[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)  
Tel: 0845 606 1234

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