



**CONNECT**

## **RESIDENTIAL COMBINED INSURANCE**

Offering a flexible range of cover





## Residential Combined Insurance is specifically designed for those who provide accommodation and other facilities or activities.

The policy cover summary outlines the main features and exclusions of Ansvar's Residential Combined Insurance - 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 that are available to you in the insurance market. We have also included additional information that may be of help to you.

The Residential Combined policy is underwritten by Ansvar Insurance Company Limited and the Legal Expenses section 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.

### Options

The Residential Combined Insurance offers you a standard package cover with the opportunity to enhance this to cater for specific requirements.

Terrorism cover for property damage and business interruption is also available (not in Northern Ireland).

### Why Ansvar

Ansvar is a leading general insurance company specialising in insuring non-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 profits to helping charities involved in alcohol and drug education and rehabilitation.

Ansvar has been trading in the UK for over 40 years and is renowned for offering an excellent personal service and providing a fast and sympathetic response to claims.

### 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. 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.

### Discount(s)

Discounts are available if you enter into a three years Long Term Undertaking or accept a £100 voluntary excess.

### 24 Hour Help Lines

Provided by DAS Legal Expenses Insurance Company Ltd and available 24 hours a day, 365 days a year to assist at times of need or emergency:

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

### Index-Linking

Each month the sums insured for Buildings, Contents, All Risks, Frozen Foods and Goods in Transit sections of cover are automatically increased in line with general inflation rises.

### Declarations

If any premium charged is subject to an annual declaration then at each renewal a declaration form must be completed by you. No additional or return premium will result following the declaration, but any adjustments will be taken into consideration from the next renewal. Any other amendments to cover or sums insured will be subject to our normal terms.

### Calculating Sums Insured

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.

The following general guidelines on the calculation of basic sums insured may help but you should also allow for market fluctuations:

#### Buildings

The cost of rebuilding as new including an additional amount to cover debris removal costs, architects' and surveyors' and other professional fees and additional costs to comply with EC regulations or local authority bye-laws.

#### Contents, Staff and Residents' Effects, and All Risks

The cost of replacement as new except for linen and clothing, which should be calculated on its current value including a deduction for wear and tear.

#### Data and Documents

The cost of replacement as new of the physical materials.

#### Stock

Current wholesale replacement price.

#### Business Interruption

- Loss of Income - your estimated annual gross income - also include an allowance for inflationary trends and anticipated expansion.
- Extra Expenses - the maximum additional costs you may incur if the premises are totally destroyed in order to minimise the interruption of or interference with your business (including the cost of removal to temporary premises, increased rent/rates/salaries etc) during the indemnity period.

#### Book Debts

The maximum amount at any one time for unpaid accounts and invoices.

### Claims Settlement

- The amount of any excess applicable will be deducted from the claim.
- The sum insured will be the most we will pay unless otherwise stated.
- We will not pay for any undamaged item solely because it forms part of a suite or set.

#### Buildings

We will either pay the cost of reinstating the buildings or if this is not done a deduction is made for wear and tear and betterment. If the sum insured is less than 85% of the reinstatement value the claims settlement is proportionately reduced.

#### Contents, All Risks & Stock

We will either pay the cost of repair or replace as new or make a cash payment. In the case of stock the payment will be based on the wholesale price at the time of replacement. If the sum insured is less than the value at risk the claims settlement is proportionately reduced. In the case of clothing or linen a deduction will be made for wear and tear.

#### Staff and Residents' Effects

We will either pay the cost of repair or replace as new or make a cash payment. In the case of clothing or linen a deduction will be made for wear and tear.

#### Data and Documents

We will pay for the physical materials and clerical labour costs or computer time to reproduce the data or documents. We do not pay for sourcing the information or the value to you of the data or information.

**keyfacts**®

**Policy Cover Summary**

Refer to the policy wording for full details of cover, exclusions, and the General Conditions and General Exclusions.

In most instances, for property damage losses the first amount of any claim is not covered (known as a policy excess).

\*The minimum excess, but in some cases this may be higher.

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
<b>Buildings (Optional Cover)</b>		
<b>The main events insured against are loss or damage caused by:</b> Fire, explosion, lightning or earthquake Smoke Theft or attempted theft Impact by train, vehicles, animals or aircraft Riot, civil commotion (excluding Northern Ireland) Malicious people or vandals Storm or flood Escape of water from specified installations 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	Up to £10,000	£100* excess for all events and extensions unless otherwise stated Damage to fences or gates by falling trees or posts or by storm or flood Theft, malicious damage, escape of water or fuel oil, storm or accidental damage when the premises are untenanted, empty or disused Mechanical or electrical fault Faulty workmanship or defective design Gradually operating cause Cost of maintenance and normal redecoration
<b>Optional Cover for:</b> Accidental damage Subsidence, heave or landslip Terrorism (not available in Northern Ireland)		£1,000* excess for subsidence, heave or landslip
<b>Buildings Extensions</b>		
Additional costs to comply with EC regulations or local authority requirements Debris removal costs Architects' and surveyors' fees	Up to 15% of buildings sum insured for the cost of EC or local authority requirements	
Capital additions (additions and alterations to the buildings)	Up to 10% of buildings sum insured or £100,000 whichever is the less	£250 excess Appreciation in value
Additional property insured – walls, gates, fences, paths, drives, swimming pools & other immovable external structures		
Damage to grounds caused by the emergency services	Up to £10,000	

Policy Cover Summary (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Buildings Extensions (cont.)		
Clearing drains following damage to the buildings	Up to £1,000	
Workman allowed to carry out minor additions or repairs without affecting the cover		
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
<b>Contents</b>		
<b>The main events insured against are loss or damage caused by:</b>		
Fire, explosion, lightning or earthquake	Up to £5,000 for antiques and valuables (£2,500 item limit)	£100* excess for all events and extensions unless otherwise stated
Smoke	Up to £2,500 for data (5% of the business contents sum insured if greater)	£50 excess for residents' or staff effects
Theft or attempted theft		£1,000 excess for storm, flood or escape of water damage to contents in any basement used other than for storage purposes only
Impact by train, vehicles, animals or aircraft		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
Riot, civil commotion (excluding Northern Ireland)		Theft, malicious damage, escape of water or fuel oil, storm and accidental damage when premises untenanted, empty or disused
Malicious people or vandals		Theft of contents from outbuildings unless forcible and violent entry is used
Storm or flood		Mechanical or electrical fault
Escape of water from specified installations	Up to £5,000 in respect of metered water	Gradually operating cause
Escape of oil from any fixed heating installation	Up to £5,000 for loss of oil	Proprietor(s) or manager(s) own personal property
Falling aerials or satellite dishes including loss or damage to them		
Falling trees, telegraph poles or lamp posts		
<b>Optional cover available for:</b>		
Accidental damage		
Subsidence		
Terrorism (not available in Northern Ireland)		
<b>Contents Extensions</b>		
Accidental breakage of glass, sanitary fittings, signs and glass in furniture, showcases, shelves, tops and mirrors	Up to £1,000 for damage to special glass, signs, repair of frames or replacing lettering or alarm foil	£100* excess While the buildings are untenanted, empty or disused
Theft damage to building		While the buildings are untenanted, empty or disused

Policy Cover Summary (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Contents Extensions (cont.)		
Theft of keys	Up to £1,000	£25 excess Safe keys left in buildings outside business hours
Temporary removal of contents	Up to £1,000	Theft of computers or satellite phones from unattended vehicles
Debris removal	Up to 10% of the business contents sum insured	
Exhibitions – property insured at or in transit to or from exhibitions	Up to £5,000 (£1,000 item limit)	Theft from unattended vehicles unless the property is hidden from view and all points of entry are closed and locked
Seasonal stock increase	Increased by 25% in November and December and 30 days before Easter	
Additional contents acquired	Up to 10% of the business contents sum insured	Appreciation in value
Movable property in the open	Up to £2,000	Theft of property other than garden furniture or ornaments
<b>All Risks (Optional Cover)</b>		
Damage to property itemized on the schedule within the geographical limits		£100* excess Wear and tear, vermin, mechanical or electrical faults or breakdown, faulty workmanship, cleaning and restoring Computers and satellite phones stolen from unattended vehicles Other property from unattended vehicles unless concealed and the vehicle locked
<b>Money</b>		
Cheques and other non-negotiables	Up to £250,000	£100* excess
Cash and other negotiables:		Loss from unattended vehicles or money operated machines
In transit by any authorised employee/ on the premises during business hours and in bank night safe	Up to £2,000	Caused by clerical errors or a business transaction
On the premises in a safe outside business hours	Up to £1,000	
At the private residence of an authorised employee	Up to £500	
Any other circumstances	Up to £350	
Misappropriation by employee/ voluntary worker	Up to £500 any one person (£2,000 in any one period of insurance)	Losses not discovered within 14 days of the occurrence
Damage to clothing and personal effects caused by theft or attempted theft of money	Up to £500 any one person including up to £100 for personal money	

Policy Cover Summary (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Money Extension		
Injury to you and your employees (aged 16 to 75 inclusive) due to theft or attempted theft of money or contents		Illness or disease
Death	£10,000	
Capital sum for permanent total disablement, including loss of hands, feet, eyes, hearing or speech	£10,000	
Temporary total disablement	£100 per week up to 104 weeks	
<b>Business Interruption (Optional Cover)</b>		
<b>Cover available for either:</b>		Loss of income after the business is wound up or permanently discontinued
Loss of Income following damage for which a claim is payable for buildings or contents (including Extra Expenses) within a maximum indemnity period		
OR		
Extra Expenses only (e.g. cost of alternative accommodation) within a maximum indemnity period, as an alternative to Loss of Income	Limited to a fixed proportion for the first 3 months and a fixed monthly limit thereafter	
<b>Business Interruption Extensions</b>		
Murder, suicide or disease		Relating to AIDS
Bomb scare (excluding Northern Ireland)	Up to £2,500	Closure of less than 4 hours
Denial of access		
Suppliers	Up to £10,000	
Failure of gas, electricity, water or phone supply	Up to £10,000	
Exhibition sites	Up to £5,000	
<b>Book Debts (Optional Cover)</b>		
Loss of book debts due to damage to records		Bad debts Deliberate erasure or distortion
<b>Employers Liability</b>		
Liability for injury to employees including volunteers – includes legal costs	Indemnity limit of £10,000,000 (includes costs and expenses) Indemnity limit of £5,000,000 if terrorism involved	
<b>Employers Liability extensions</b>		
Health and Safety at Work	Up to £500,000	Fines and penalties
Indemnity to other people including principals		

Policy Cover Summary (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Employers Liability extensions (cont.)		
Cross Liabilities	The indemnity limit in total for all parties	
Unsatisfied Court judgments		
Court attendance expenses	£250 per day per person	
<b>Public and Products Liability</b>		
Liability for injury to the public or damage to their property including liability arising from the sale or supply of goods and the ownership of buildings or land	Indemnity limit of £1,000,000 (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 Property being worked upon Professional advice, error or services Manual work away from the premises apart from delivery or collection Drugs or any medical, surgical or dental products Use of mechanically propelled vehicles for which compulsory motor insurance is required Use of watercraft and craft designed to travel through air or space Bonfires or firework displays unless agreed by us Contractual liability Proprietor(s) or manager(s) personal (non-business) liability
Public and Products Liability Extensions		
Health and Safety at Work	Up to £500,000	Fines and penalties
Indemnity to other people including principals		
Cross Liabilities	The indemnity limit in total for all parties	
Hired or rented premises		£250 property damage excess Contractual liability
Motor contingent liability		
Consumer protection	Up to £500,000	Fines and penalties
Court attendance expenses	Up to £250 per day per person	
Defective Premises Act		
Residents' property	Up to £25,000 (£1,000 per article or £10,000 per vehicle)	
Wrongful Arrest	Up to £10,000 any one period of insurance	
Food Safety Act	Up to £500,000	Fines and penalties

Policy Cover Summary (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
<b>Goods in Transit (Optional Cover)</b>		
Damage to business contents being transported by your vehicles		£50* excess Valuables 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
<b>Personal Accident (Optional Cover)</b>		
Injury to you and your employees (aged 16 to 75 inclusive) arising from accidents while working in connection with the business		Illness or disease Specified sport and hazardous activities (refer to policy wording for full details)
Death	£5,000	
Capital sum for permanent total disablement, including loss of hands, feet, eyes, hearing or speech	£5,000	
Temporary total disablement	£25 per week up to 104 weeks	
<b>Frozen Foods (Optional Cover)</b>		
Deterioration of foodstuffs in refrigeration units		£50 excess Food purchased for own personal consumption
<b>Legal Expenses</b>		
Employment disputes	Indemnity limit of £100,000	Fines and penalties Legal action without our agreement Initial qualification periods for specified situations
Employment compensation awards	Up to £1,000,000 in any one period of insurance	Compensation (apart from employment disputes) or damages
Service occupancy		Initial qualification period Disputes relating to employees
Legal defence; defending your and your employees legal rights		
Statutory license protection		
Contract disputes		
Debt recovery		Debts of £250 or less Initial qualification period
Property protection		£200 excess
Bodily injury		
Tax protection for: full or aspect enquiries; Employers' compliance; VAT disputes	Up to £2,000 for aspect enquiries	

### Answers To Some Questions About The Policy

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

The insurance contract normally runs for a period of 12 months from the inception date shown in the policy schedule. Approximately 4 weeks before the expiry date, we will send a renewal notice advising our terms for the next 12 months.

#### What if you want to cancel the policy during the cooling-off period?

If you are a private customer and you decide within 14 days of receiving your policy document that it does not meet your requirements, you can write to us confirming your decision and return all the documents. No charge will be made and any premium you have already paid will be refunded provided there are no claims notified or pending.

#### What if you want to cancel the policy after the cooling-off period?

You may cancel the policy by giving us notice in writing. You will be entitled to a proportionate refund of your premium, less an administration charge (currently £25 + IPT) if cancellation occurs in the first year, as long as you have not made a claim during the current period of insurance. If you have made a claim then the full annual premium is due.

#### Our right to cancel

Ansvar also have the right to cancel the policy by giving you 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, Mondays to Fridays). For Legal Expenses claims contact DAS Legal Expenses.

#### What if you have a complaint?

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your insurance advisor or Ansvar. You can make your complaint in writing or verbally to the General Manager or any manager at Ansvar Insurance.

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ansvar Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

#### Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Tel: 020 7964 1000 Fax: 020 7964 1001

Email: [general.info@financial-ombudsman.org.uk](mailto:general.info@financial-ombudsman.org.uk)

- If you are a business or charity with an annual turnover of less than £1 million, you can ask the Financial Ombudsman Service to review your case.

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.

The aim of FSCS is to protect private and small business customers should an insurer go out of business and be unable to meet its liabilities or pay claims. In this event it is likely that the FSCS would consider churches and charities similarly to small companies i.e. you may be entitled to compensation depending upon your income and the number of people you employ.

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 compulsory insurance, such as third party motor insurance, the full amount of the claim or unused premiums is protected in full.
- For non-compulsory insurance, such as property insurance, the first £2,000 of a claim or policy is protected in full followed by 90% of the remainder.

For further information:

#### Financial Services Compensation Scheme

7th Floor, Lloyds Chambers, Portoken Street, London, E1 8BN

[www.fscs.org.uk](http://www.fscs.org.uk)

Tel: 020 7892 7300

### Ansvar Website

Ansvar has built up considerable expertise regarding identifying and managing the many and varied risks that charities, churches and non-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

- Home Connect
- Motor Connect
- Travel Connect

Designed for those individuals who are closely linked to the non-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!



#### Connect Policies

- Care Home
- Charity Connect
- Charity Shop
- Christian Bookshop
- Church Connect
- Church Fellowship
- Community Groups
- Minibuses (church & charity)
- Special Events
- Trustees Indemnity

#### Other Ansvar Policies

- Business
- 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 419800  
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.

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

All content © Ansvar 2007  
P111:2 11/07



INVESTOR IN PEOPLE

The paper used for this brochure is made of wood fibre  
from sustainable forests and is Elemental Chlorine Free.  
Fully recyclable and biodegradable.