

ansvar 
Insuring the heart of your community

Charity Protect

Cover for small charities, not-for-profit organisations, social enterprises and voluntary organisations





Charity Protect

We have designed Charity Protect especially for the smaller or newly set-up registered and recognised charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary, not-for-profit organisations and social enterprises that do not carry out work or visits abroad.

Charity Protect is for charities and organisations that have:

- an annual income or turnover up to £100,000
- assets up to £500,000
- a wage roll up to £100,000
- fewer than 100 volunteers or members.

The policy summary shows the main features and exclusions of the policy – it does not provide all the terms, conditions and exclusions that are in the policy wording. You can ask us for a copy of this. 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 the charity sector that are available. We have also included extra information that may help you.

Cover under our Charity Protect policy is provided by Ecclesiastical Insurance Office plc.

Charity activities

The UK charity sector is involved in providing a wide range of activities. We can meet the insurance needs of your organisation for the following activities:

- Office and administration work and storing your property.
- Attending trade shows, exhibitions, conferences, meetings and seminars.
- Fundraising events (other than firework or bonfire events), as long as no more than 500 people will be attending.
- Recreational activities.
- Selling goods (including second-hand goods) as part of the above activities and for the benefit of your organisation.

We will provide cover unless we say in the policy summary that a particular activity is not covered (for example, we do not insure a number of high-risk activities under the public and products liability section).

If you need cover for any extra, excluded or similar activities, we may be able to include them if you give us details. Please let your insurance advisor or us know about any event or activity which you are not sure about.

Charity Protect

is especially designed for the smaller or newly set-up registered and recognised charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary, not-for-profit organisations and social enterprises that do not carry out work or visits abroad.

Why Ansvar?

We are a general insurer specialising in insuring not-for-profit organisations and connected individuals. Our ethical investment and trading policy means we will not deal with organisations which are mainly involved in alcohol, tobacco, gaming and armaments.

We also give a percentage of our profits to help charities involved in alcohol and drug-education rehabilitation.

We have been trading in the UK for over 50 years and are renowned for offering an excellent personal service and providing a fast and sympathetic response to claims. We are a business division of Ecclesiastical Insurance Office plc.

If you want to find out more about us, please go to our website at www.ansvar.co.uk

Fair presentation guarantee

We will accept 'a fair presentation of risk has been made' provided that:

- the 'online' questions have been completed accurately and in good faith
- any assumptions on the Statement of Fact have been checked by the broker and are correct.

Choice of cover

Public and products liability is a compulsory section of cover to which you can add cover for:

- abuse
- firework displays and bonfire events.

You can also add the following sections of cover:

- All risks.
- Business interruption (only available with property damage).
- Employers' liability.
- Legal expenses.
- Money (including personal accident assault).
- Personal accident.
- Professional indemnity.
- Property damage (for contents and stock).
- Reputational risks.
- Trustees' and directors' indemnity.

Tax

We add insurance premium tax (IPT) to your premium at a rate set by the Government.

Instalments

You can pay the premium in monthly instalments as long as you meet our minimum level of premium for this facility. You will need to fill in an instalment form and we will make the necessary arrangements with your bank or building society.

Discounts

- Claims experience discount.
- For good working practices which help reduce the risk of loss, damage or injury.

Helplines

Available 24 hours a day, 365 days a year.

- Counselling.
- Emergency assistance.
- Emergency glass replacement.
- Eurolaw commercial legal advice.
- Public-relations (PR) crisis advice and help with the media.

Available Monday to Friday 9am to 5pm (not including public and bank holidays).

- Risk advice (help in managing or reducing the risk of loss, damage or liability).
- Tax advice (commercial).

Index-linking

Each month we automatically increase the sums insured for property damage and all risks sections in line with rises in general inflation.

Importance of having adequate sums insured

- You should ask your insurance advisor for advice on sums insured but it is your responsibility to make sure that they are enough.
- If a sum insured is not enough to replace all of the property insured or a loss of all income, we may reduce the amount of a claim payment in equal proportion.
- You should regularly review your sums insured even though automatic index-linking applies to the property damage and all risks sections.
- Sums insured should include VAT if this applies.

Settling claims

- If an excess applies to a claim, we will take off the amount of the excess from the claim settlement.
- The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless we say otherwise.

Unoccupancy or change in risk

You must let us know as soon as reasonably possible if the buildings are to become vacant, without tenants, unfurnished, empty or no longer in active use for a period exceeding 30 days or need to have structural alterations, major repairs, demolition or construction work. If this happens, we may cancel the policy from the date of the unoccupancy/alteration, apply special terms or charge an extra premium.



Special requirements

- These are aimed at reducing the risk of loss, damage or liability.
- They only apply if they relate to your property or your activities.
- We will not pay a claim (unless we say otherwise) if you fail to keep to a special requirement.
- See the policy wording for full details of the special requirements.

Section of cover	Special requirements	Summary of special requirements
All risks	Trailer security	Fitting security devices and keeping trailers in a locked building or locked compound
Business interruption	Backing up of electronic data Monthly statement (for book debts extension) Pests or vermin	Regularly backing up and storing electronic data Record-keeping and storing records Getting our permission before restricting the use of the premises
Employers' liability	Corporate manslaughter	Immediately telling us about any legal action
Money	Record-keeping Security	Record-keeping and storing records Safes and strongrooms being kept locked and keys kept safe
Public and products liability	Using bouncy castles and other land-based inflatables or trampolines Clean-ups or litter picks Second-hand goods (products liability) Face painting and henna tattoos Insurance checks for professional suppliers of activities Loaned or hired out mobility equipment Corporate manslaughter Abuse (optional cover) Firework displays or bonfire events (optional cover)	Supervision and safety requirements for equipment Safety procedures and using protective personal equipment Checking goods and record-keeping Safety procedures and hygiene precautions Checking insurance documents Safety checks and keeping records of equipment Immediately telling us about any legal action You, your employees and professional suppliers keeping to your written protection policy Reviewing your protection policy at least once a year Management and safety procedures for the event
Professional indemnity	Insurance checks for labour-only subcontractors and self-employed	Checking insurance documents
Property damage	Cooking equipment Waste materials	Cleaning ducting, fitting safety devices and providing fire extinguishers Disposing of combustible materials
Reputational risks	Libel and slander	Following the advice given by a Queen's Counsel
Trustees' and directors' indemnity	Electronically held documents	Regularly backing up and storing electronic data

Policy summary

Cover under the policy applies within the United Kingdom, the Channel Islands and the Isle of Man only unless we say otherwise.

See the policy wording for full details of cover, exclusions, and the general conditions and general exclusions.

Public and products liability

The insurance for public liability is provided on a 'costs in addition' basis.

This means that, unless we say otherwise, costs and expenses are payable in addition to the indemnity limit specified in the schedule.

Cover	Significant exclusions and limits
Legal liability for injury to the public, or damage to their property which happens during the period of insurance and in the course of your activities, including specified activities not organised, run or supervised by you as long as you meet certain requirements – see 'Professional suppliers activities' on the next page	<p>£250 excess for third-party property damage</p> <p>Section limit £2,000,000 any one claim:</p> <ul style="list-style-type: none">• for damages (costs and expenses will be paid in addition to this limit unless we say otherwise)• includes costs and expenses for acts of terrorism• applies to any one period of insurance for selling and supplying goods or for pollution and contamination• applies to all extensions, unless we say otherwise (extension limits are not in addition to the section limit) <p>Note: We will not increase the section limit any higher than £5,000,000 for acts of terrorism or for firework and bonfire events</p> <p>Abuse (physical, sexual, medical or psychological) and insulting behaviour</p> <p>Bodily injury to employees and authorised volunteers arising out of your activities</p> <p>Contractual liability for selling and supplying goods or any contract work you carry out</p> <p>Medical, surgical, dental, pharmaceutical or therapeutic products</p> <p>Mobility equipment hired or loaned out by you (other than products liability)</p> <p>Offshore activities</p>

Public and products liability

Cover	Significant exclusions and limits
	<p>Products sold or supplied to the United States of America or Canada</p> <p>Professional advice, error or services</p> <p>Property being worked on</p> <p>Terrorism at sports stadiums, exhibitions, theatres, music venues or any events organised by you where more than 2,500 people may attend at any one time</p> <p>Treatment other than first aid</p> <p>Using mechanically propelled vehicles for which you need compulsory insurance</p> <p>Using watercraft (other than non-mechanically propelled craft under nine metres long) and craft designed to travel through air or space</p> <p>Specified activities shown below</p>

a) We will not cover the following activities:

- i. Abseiling, aerial activities of any kind, American football or Australian rules football, climbing where you need to use your hands as well as feet (other than children's playground equipment), fire walking, firework displays or bonfire events organised or run by professional suppliers, glacier walking or trekking, Gaelic football, gorge walking and similar, gymnastics, horse, pony or donkey riding of any kind, martial arts or fighting sports of any kind, Olympic style weightlifting, parkour or freerunning, powerlifting, professional sport of any kind, racing or time trials (other than on foot), rugby, tree climbing and underground activities of any kind including caving and potholing
- ii. Football if:
 - your football team is taking part in a league system (including official training and practice sessions)
 - you manage, control or organise a football league system
- iii. Water activities (other than swimming, snorkelling, surfing, windsurfing or using non-mechanically propelled watercraft under nine metres long while operated on inland waterways only or within three miles of the coast as long as they are not used in any white-water activity)

b) We will not cover any activity that involves using the following:

Airborne lanterns, bicycles other than for normal road use, cables or wires, elastic ropes, fireworks or explosive items (unless you have chosen optional cover for firework displays or bonfire events), land, kite or fly boards of any kind, land, sand or ice yachts of any kind, motorised fairground rides, roller blades, sandboards, segway vehicles, skates, skateboards or hoverboards, skis, sleds, snowboards, snow tubes of any kind, toboggans, water-based play inflatables and weaponry

c) We will not cover any activity that involves you or any person entitled to cover under this section, owning, possessing or using any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped
 - trailer used for carrying people (whether paying a fare or not)
- which you do not need compulsory motor insurance or security for

Professional suppliers' activities

We will give you automatic cover for the following activities organised, run and supervised by independent contractors as long as you have checked that they have public liability insurance for these activities.

Abseiling, aerial runways, air-rifle shooting, archery, assault courses, BMX riding, clay-pigeon shooting, climbing wall, climbing with ropes, dry-slope skiing or boarding, go-karting, gymnastics, horse, pony or donkey riding, ice skating, inflatable play equipment, javelin throwing, land, kite or fly surfing or boarding, land, sand or ice yachting, motorised fairground rides, Olympic style weightlifting, paint-balling, powerlifting, roller blading, roller skating, rope courses, skateboarding, zip wires and zorbing

Public and products liability extensions

Cover	Significant exclusions and limits
Indemnity to principals, members and other people	
Cross liabilities	The section limit applies in total for all parties named in the policy schedule
Hired or rented premises	£250 property damage excess Contractual liability
Contingent motor liability	
Wrongful arrest	£25,000 any one period of insurance including costs and expenses Claims by any employee or authorised volunteer
Legal liability as a result of any breach or alleged breach of current data protection legislation during the period of insurance We will also cover past events that would have been covered under a previous 'claims made' policy which you become aware of in the current period of insurance	The section limit applies, including costs and expenses, for any one claim following civil action against you £100,000 any one period of insurance for defence and prosecution costs awarded against you following criminal proceedings Claims, or notices that may result in a claim, for past events we are not told about within 28 days after you have received such claim or notice Costs for replacing or reinstating data
Selling or supplying second-hand products	Gas appliances and any other appliances containing or using flammable liquids Upholstered furniture or bedding not meeting legal safety requirements
Court attendance expenses	£250 a day per person
Corporate manslaughter defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007	£500,000 any one period of insurance, or £1,000,000 if the employers' liability section also applies, or £2,000,000 in total for all policies we cover you for if relating to the same prosecution Costs covered under the legal expenses section or elsewhere Costs of any remedial or publicity orders Deliberate act or failure to act
Health and Safety at Work Act defence costs for criminal proceedings	£500,000 in total for all claims relating to the same prosecution under this extension and the employers' liability section Costs covered elsewhere Deliberate act or failure to act Fines or penalties
Consumer Protection Act and Food Safety Act defence costs for criminal proceedings	£500,000 any one claim under each Act Costs covered elsewhere Deliberate act or failure to act Fines or penalties Liability for bodily injury or damage to property Under Food Safety Act, any order made under Section 9 or regulation under Section 45

Public and products liability extensions

Cover	Significant exclusions and limits
<p>Abuse (optional cover) Legal liability for injury to the public for claims which take place during the period of insurance</p> <p>If someone is abused over more than one period of insurance, we will treat all abuse as having taken place during the period of insurance that the abuse first started</p>	<p>The section limit applies in any one period of insurance</p> <p>Bodily injury to employees and authorised volunteers</p>
<p>Firework displays or bonfire events for up to 100 people attending at any one time (optional cover)</p> <p>Legal liability for injury to the public or damage to their property which takes place during the period of insurance in the course of any firework display or bonfire event organised and run by you</p>	<p>£1,000,000 any one claim</p> <p>Significant exclusions as for public and products liability section</p>

Employers' liability

The insurance for employers' liability is provided on a 'costs inclusive' basis.

This means that, unless we say otherwise, costs and expenses are included within the indemnity limit specified in the schedule.

Cover	Significant exclusions and limits
<p>Legal liability for injury to employees and authorised volunteers caused during the period of insurance in the course of your activities</p>	<p>Section limit: £10,000,000 any one claim including costs and expenses but reduced to £5,000,000 if terrorism is involved</p> <p>Offshore activities</p> <p>Where compulsory motor insurance is needed</p>

Employers' liability extensions

All extension limits include costs and expenses and form part of, and are not in addition to, the section limit.

Cover	Significant exclusions and limits
Indemnity to principals and others	The section limit applies
Unsatisfied court judgements	The section limit applies
Expenses for attending court	£250 a day per person
Corporate manslaughter defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007	<p>£500,000 any one period of insurance, or £1,000,000 if the public and products liability section also applies, or £2,000,000 in total for all policies we cover you for if relating to the same prosecution</p> <p>Costs covered under the legal expenses section or elsewhere</p> <p>Costs of any remedial or publicity orders</p> <p>Deliberate act or failure to act</p>
Health and Safety at Work Act defence costs for criminal proceedings	<p>£500,000 in total for all claims relating to the same prosecution under this extension and the public and products liability section</p> <p>Costs covered elsewhere</p> <p>Deliberate act or failure to act</p> <p>Fines or penalties</p>

All risks

Cover	Significant exclusions and limits
<p>Any loss or damage, within geographical limits you choose, to your specified or unspecified property</p> <p>We will restrict any cover provided for marquees, tents, inflatables and sports equipment to loss or damage by fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, being hit by any aircraft, vehicle, train or animal, riot, civil commotion, storm, flood, falling trees or telegraph poles or lamp posts</p>	<p>£100 excess</p> <p>£250 theft excess for property in trailers</p> <p>Section limits: The selected total sum insured and the selected item limit</p> <p>Property from unattended motor vehicles unless hidden and the vehicle locked</p> <p>Unexplained disappearance</p> <p>Wear and tear, vermin, mechanical or electrical breakdown, faulty workmanship, cleaning and restoring</p>

Money

Cover	Significant exclusions and limits
Physical loss of cross cheques, other non-negotiables and other money Damage to: <ul style="list-style-type: none"> • clothing and personal belongings caused by theft or attempted theft of money • the safe or strongroom at the premises or money-carrying belt or case 	£100 excess Up to £250,000 for crossed cheques and other non-negotiables Other money limits: <ul style="list-style-type: none"> • £2,500 on the premises in a locked safe • £2,500 on the premises during working hours, when being carried by you or in a bank night safe • £2,500 at the home of an authorised employee or authorised volunteer • £250 for any one claim and £500 in any one period of insurance in your collecting tins or buckets • £500 in any other circumstances £100 for personal money, £500 in total for any one person for clothing and personal belongings £2,500 for safe or strongroom at the premises or money-carrying belt or case Clerical errors, unexplained shortage or a business transaction Loss from unattended motor vehicles or money-operated machines Money in the custody of professional carriers

Money extensions

Specified extension limits apply in addition to the section limit.

Cover	Significant exclusions and limits
Misappropriation of money by an employee or authorised volunteer	£2,500 any one person, £5,000 any one period of insurance Losses not discovered within 30 days of the event
Injury to you, employees and authorised volunteers due to theft or attempted theft of money or contents that causes death or disability	People aged under 16 or over 70 £10,000 for death £10,000 for permanent total disability, including loss of hands, feet, eyes, hearing or speech £100 a week for temporary total disability up to 104 weeks Illness or disease
Fraudulent use of credit or debit cards	£1,000 per card account any one period of insurance Losses if you fail to keep to the card issuer's terms or fail to report the loss to the police and card issuer within 24 hours of discovering the fraud

Professional indemnity

Cover	Significant exclusions and limits
Cover for claims made in any one period of insurance for which you or your employees are legally liable for costs and damages arising from any actual or alleged failure in carrying out specified professional services or failing to carry out your professional duty	<p>£250 excess</p> <p>Section limit: £100,000 any one period of insurance including costs and expenses</p> <p>Abuse (physical, sexual, medical or psychological) and insulting behaviour</p> <p>Bodily injury except as a result of negligent advice, design, formula or specification</p> <p>Claims against one of your trustees, directors or officers by another person who is also one of your trustees, directors or officers</p> <p>Contractual liability</p> <p>Goods sold, supplied or worked on by you</p> <p>Medical malpractice</p> <p>Overseas claims</p> <p>Regulatory or disciplinary investigations or proceedings</p> <p>Terrorist acts</p> <p>Trading losses or liabilities</p>

Trustees' and directors' indemnity

Cover	Significant exclusions and limits
<p>Claims made in any one period of insurance related to:</p> <ul style="list-style-type: none"> costs and damages for which your trustees, directors or officers are legally responsible due to any 'wrongful act' committed by a trustee, director or officer in that capacity, such as failure to carry out a duty or breaking a trust your legal obligation under your governing documents to cover your trustees, directors or officers your legal liability for a 'wrongful act' of your trustees, directors or officers, as long as you are not an unincorporated association legal liability of a trustee, director or officer of yours arising from documents having being destroyed, damaged, lost or mislaid 	<p>£250 excess</p> <p>Section limit: £100,000 any one period of insurance including costs and expenses</p> <p>£50,000 for loss or damage to documents</p> <p>Bodily injury or damage to property</p> <p>Claims against one of your trustees, directors or officers by another person who is also one of your trustees, directors or officers</p> <p>Contractual liability</p> <p>Criminal or fraudulent acts</p> <p>Employment disputes</p> <p>Failure to carry out your professional duty</p> <p>Failure to maintain insurance</p> <p>Legal action outside the European Union</p> <p>Medical malpractice</p> <p>Reckless or deliberate acts</p>

Trustees' and directors' indemnity extensions

All extension limits include costs and expenses and form part of, and are not in addition to, the section limit.

Cover	Significant exclusions and limits
Costs of representing you at an investigation after proceedings instigated by the Charity Commission or other regulatory body	£100,000 any one period of insurance Costs covered elsewhere
The legal liability of a trustee's husband, wife or civil partner if liability of the trustee is transferred to them by law	The section limit applies
Legal representatives' legal liability for a trustee, director or officer	The section limit applies
Cover for retired and former trustees, directors or officers for up to six years after the cover is cancelled	The section limit applies Liability of the charitable body
Legal costs to defend against criminal proceedings arising from a 'wrongful act' resulting in pollution, contamination or seepage	£100,000 any one period of insurance Resultant damage and clearance costs arising from pollution, contamination or seepage
If this section is cancelled, or we do not invite you to renew cover, as long as you have not replaced the cover with another insurer, we will allow a further period of 60 days to report any claims	The section limit applies
Emergency costs and expenses if you are not able to contact us for permission to pay these costs	10% of the section limit

Personal accident

Cover	Significant exclusions and limits
Following injury to you, employees and authorised volunteers arising from accidents while working in connection with your activities	<p>People aged under 16 or over 80</p> <p>£10,000 for death</p> <p>£10,000 for permanent total disability, including loss of hands, feet, eyes, hearing or speech</p> <p>£100 a week if aged 16 to 65, or £50 a week if aged 66 to 75, or £25 a week if aged 76 to 80, for temporary total disability up to 104 weeks after the deferral period</p> <p>£2,500 for any one person for medical and dental expenses</p> <p>£20 for every 24 hours in hospital, up to £200 for any one person for in-patient hospital treatment</p> <p>Chemical, biological or nuclear terrorist act</p> <p>Illness or disease</p> <p>Serving in the armed forces</p>

Personal accident

Cover	Significant exclusions and limits
	<p>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, motorcycling, 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</p> <p>Using powered woodworking machinery (other than hand tools), scaffolding (other than tower scaffolding) or chainsaws</p>

Reputational risks

Cover	Significant exclusions and limits
<p>Libel and slander, defamation and slander of title to goods (in other words, who legally owns the goods)</p>	<p>£250 excess</p> <p>£50,000 any one period of insurance, including costs and expenses, with an inner limit of 20% (£10,000) for claims arising from statements in electronic format</p> <p>Action in courts outside of the United Kingdom, the Channel Islands and the Isle of Man</p> <p>Claims against one of your trustees, directors or officers by another person who is also one of your trustees, directors or officers</p> <p>Malicious or injurious falsehood</p>
<p>PR Crisis. Expenses for marketing and public-relations specialists chosen by us, or approved by our chosen service provider, to protect or restore your reputation or public and market confidence in your activities following bad publicity anywhere in the world</p> <p>We will pay marketing and public-relations expenses following a valid claim, under a section that is covered by the policy, that leads to bad publicity against your organisation, or for an additional premium, we can provide such expenses following any incident of bad publicity against your organisation</p>	<p>10% of any claim (25% if you do not keep to our claims conditions below) or £250 whichever is higher</p> <ul style="list-style-type: none"> the selected sum insured for all claims in any one period of insurance, including: £2,000 for any claim due to a virus, hacking or denial-of-service attack to computer systems <p>Publicity on your own interactive forums or websites or originating from or approved by you</p> <p>Publicity relating to products</p>
<p>Our claims conditions involve:</p> <ul style="list-style-type: none"> telling us within 48 hours about bad publicity putting into effect action recommended by marketing and public-relations specialists we choose 	
<p>Notes:</p> <ol style="list-style-type: none"> Bad publicity could severely affect public support for, and the finances of, any organisation. There are many ways this could arise, for example accusations of behaviour that is morally or legally wrong, or physical or psychological abuse. Our cover provides you with the appropriate professional support that will help you manage and reduce as far as possible the effect of these situations if they arise. If bad publicity does affect your organisation, it is best practice to quickly appoint a suitable person to act as a 'crisis co-ordinator'. This person will be responsible for receiving all enquiries relating to the bad publicity and be the main point of contact for our chosen supplier of the helpline service. This action should help reduce the risk of delay in getting advice to you. 	

Legal expenses

DAS Legal Expenses Insurance Company Limited (DAS) manage the claims and deal with the administration on our behalf.

Cover	Significant exclusions and limits
Legal costs or expenses, including compensation awards where specified, we have agreed to for the insured incidents as shown	<p>Section limit: £250,000 for all claims resulting from one or more events arising at the same time or from the same original cause. This applies to all insured incidents including any compensation awards. (Employment compensation awards accepted as part of a claim are limited to £1,000,000 in total for all such awards in any one period of insurance.)</p> <p>Applies to all insured incidents:</p> <p>Any compensation (other than employment compensation awards or legal defence under current data protection legislation following civil action by an individual person)</p> <p>Copyrights, trademarks, intellectual property or confidentiality agreements</p> <p>Fines, penalties or damages</p> <p>Franchise or agency agreements</p> <p>Legal action without our agreement</p> <p>Loss, alteration, corruption or distortion of, or damage to, personal data and cyber-related claims such as hacking or viruses</p> <p>Where you are bankrupt or you become bankrupt at the start of or during a claim</p>
Legal expenses - insured incidents	
Cover	Significant exclusions and limits
<p>Employment disputes – to defend your legal rights:</p> <ul style="list-style-type: none"> before legal proceedings following the dismissal of an employee or where an employee has asked Advisory, Conciliation and Arbitration Service (ACAS) to start the Early Conciliation procedure in any unfair dismissal dispute under the ACAS Arbitration Scheme in legal proceedings for any dispute relating to a contract of employment with you, or an alleged breach of the statutory rights of an employee under employment legislation 	<p>Employee internal disciplinary or grievance procedures</p> <p>Personal injury or damage to property</p> <p>Transfer of business falling within Transfer of Undertakings (Protection of Employment) regulations</p>
<p>Employment compensation awards – if a claim is accepted under employment disputes above, we will pay:</p> <ul style="list-style-type: none"> any basic and compensation award an order for compensation or damages if you have breached your statutory duties under employment legislation 	<p>Failure to provide records under minimum-wage laws</p> <p>Health-and-safety-related dismissals under section 44 of the Employment Rights Act 1996</p> <p>Paternity, parental or adoption rights</p> <p>Pregnancy or maternity rights</p> <p>Settlements following the ACAS Early Conciliation procedure</p> <p>Trade-union activities, membership or non-membership</p>
Employee civil legal defence – to defend an employee’s legal rights if civil action, arising from their work, is taken against them for unlawful discrimination or as trustee of a pension fund for your employees	
Service occupancy – to pursue a dispute with an employee to recover possession of your premises	

Legal expenses

Cover	Significant exclusions and limits
<p>Legal defence – to defend your or your employees’ legal rights:</p> <ul style="list-style-type: none"> • before legal proceedings are issued when dealing with the police or Health and Safety Executive where a criminal offence may have been committed in connection with your activities • in criminal prosecution arising in connection with your activities • in a civil action for compensation under current data protection legislation, including paying any compensation awarded to an individual person • throughout a formal investigation carried out by the Equality and Human Rights Commission or Equality Commission for Northern Ireland or throughout a formal investigation or disciplinary hearing by any other relevant authority • in appealing against the terms of any statutory notice which affects your activities <p>Legal defence – to defend your legal rights following civil action for wrongful arrest for theft during the period of insurance</p> <p>We will also pay costs relating to jury service and court-attendance expenses which are not more than the net salary or wages for the time away from work less any amount which you, the court or tribunal, have refunded</p> <p>Cover (except for statutory notice appeals) also applies outside the United Kingdom to the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey</p>	<p>Breaking road-traffic laws or regulations</p> <p>Compensation awarded to a data controller or data processor</p> <p>Criminal investigations by, with or on behalf of, HM Revenue & Customs</p> <p>Fines imposed by the Information Commissioner or any other regulatory or criminal body</p> <p>Relating to any statutory notice issued by a regulatory or governing body</p>
<p>Debt recovery – relating to a dispute over the recovery of money from selling or providing goods or services</p>	<p>Claims after 90 days of the debt being due</p> <p>Computer hardware, software systems or services</p> <p>Debts bought from someone else</p> <p>Debts under £250 including VAT</p> <p>Disputes where the other party implies that a defence exists</p> <p>Loans, mortgages, pensions, guarantees or any other financial products</p> <p>Motor vehicles</p> <p>Sale, purchase, terms of a lease, licence or tenancy, of land or buildings</p>
<p>Property protection – for a civil dispute relating to your property, or property for which you are responsible, following any event which causes damage to that property, or a legal nuisance or a trespass</p>	<p>Contract disputes</p> <p>Defending your legal rights</p> <p>Enforcing a legal property agreement</p> <p>Goods being transported or on loan or hire</p> <p>Motor vehicles</p>

Legal expenses

Cover	Significant exclusions and limits
<p>Personal injury – for your employees’ and their family members’ legal rights following a specific or sudden accident that causes death or bodily injury to them</p> <p>Cover also applies outside the United Kingdom to the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey</p>	<p>Clinical negligence</p> <p>Defending your or your employees’ and their family members’ legal rights</p> <p>Illness or injury that develops gradually</p> <p>Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury</p>
<p>Tax protection – negotiating for you in:</p> <ul style="list-style-type: none"> • tax enquiries by HM Revenue & Customs • Charity Commission enquiries into your business accounts • employer compliance disputes with HM Revenue & Customs concerning Pay As You Earn, social security, construction industry or IR35 legislation and regulations • VAT disputes with HM Revenue & Customs 	<p>Dishonest or alleged criminal offences</p> <p>Failure to register for VAT or Pay As You Earn</p> <p>Import or excise duties</p> <p>Tax-avoidance schemes</p>
<p>Notes:</p> <ul style="list-style-type: none"> • You must let DAS know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own. • Cover depends on a ‘reasonable prospects of success’ clause, so that in any civil action it is more likely than not you would recover damages or achieve a legal remedy that 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 a law firm, barristers’ chambers or tax expert DAS choose according to their standard terms of appointment. 	
<p>Employment practices legal protection (optional cover) is available for an extra premium. This provides alternative cover for employment disputes, employment compensation awards and employee civil legal defence, without the ‘reasonable prospects of success’ clause. The optional Employment practices legal protection also includes contract disputes and statutory licence protection.</p>	

Property damage

Cover	Significant exclusions and limits
<p>Loss or damage to contents (plus stock if you have chosen this) caused by a range of insured events such as fire, theft, storm, flood, escape of water and being hit by any object or animal</p> <p>Optional cover is available for accidental damage</p>	<p>£100 excess for all events and extensions unless we tell you otherwise</p> <p>£500 excess for storm, flood or escape of water, damage to contents in any basement used other than for storage purposes only</p> <p>The selected sums insured, including limits of:</p> <ul style="list-style-type: none"> • £1,000 for any item of antiques and valuables, £2,500 in total any one claim • £1,000 for loss of heating oil by theft or attempted theft, malicious or accidental damage (if you have chosen this) • £2,500 for electronic data <p>Mechanical or electrical breakdown</p> <p>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</p> <p>Theft, malicious damage, escape of water or fuel oil, storm, flood and accidental damage while the buildings are vacant, untenanted, unfurnished, empty or no longer in active use for a period exceeding 30 days</p> <p>Wear and tear or damage which happens gradually</p>



Property damage extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
Accidental breakage of glass, sanitary fittings, lamps, signs and glass in furniture, showcases, shelves, tops and mirrors	£5,000 any one claim While the buildings are vacant, untenanted, unfurnished, empty or no longer in active use for a period exceeding 30 days
Theft damage to buildings, as long as you are legally responsible for the damage	£5,000 any one claim While the buildings are vacant, untenanted, unfurnished, empty or no longer in active use for a period exceeding 30 days
Loss or theft of keys and gaining access	£50 excess £1,000 any one period of insurance
Property of employees, volunteers, members and visitors	£50 excess £100 for personal money, £500 for any item, £1,000 in total for any one person Bicycles Money (other than personal money), credit or debit cards Theft of portable computers from unattended vehicles
Costs of removing debris	10% of the property damage sum insured
Loss of your metered water or gas and accidental discharge of liquid petroleum gas from a storage container at the premises	£1,000 any one claim While the buildings are vacant, untenanted, unfurnished, empty or no longer in active use for a period exceeding 30 days

Business interruption

Cover	Significant exclusions and limits
<p>Interruption of your activities for up to a 12-month period following damage at your premises for which we will pay a claim for property damage, broken glass or all risks</p> <p>Options available for:</p> <ul style="list-style-type: none"> • loss of income – including extra expenses that prevent loss of income • extra expenses – for example, the costs of removal to and from, and fitting out of, temporary premises (a fixed percentage of the selected sum insured for the first three months and a monthly limit after this) 	<p>Section limit:</p> <ul style="list-style-type: none"> • the selected sum insured, including • £2,500 extra expenses for reproducing documents or electronic data <p>Loss after the charity or organisation is wound up or permanently discontinued</p>

Business interruption extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
<p>We will provide cover after:</p> <ul style="list-style-type: none"> • an outbreak of a specified disease (see list below) • discovery of an organism resulting in a specified disease (see list below) • poisoning caused by food or drink your organisation has provided • an accident causing faults in drains or other sanitary arrangements <p>at your premises resulting in an authority restricting how you use the premises</p> <p>We will also provide cover after:</p> <ul style="list-style-type: none"> • discovering pests or vermin at your premises • murder, rape or suicide happening at your premises 	<p>The selected sum insured or £25,000 whichever is less for up to three months after the event</p> <p>Any event not at your premises</p> <p>Cleaning, repair, replacement, recall or checking property</p>
<p>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 and yellow fever</p>	
Bomb scare or emergency action resulting in the authorities closing your premises	<p>£2,500 any one claim</p> <p>Closure of less than four hours</p> <p>Premises in Northern Ireland</p>
Being denied access to your premises, following damage to property in the area around the buildings	£5,000 any one claim
Suppliers and customers – interruption to your activities following damage to the premises of your suppliers or customers	£5,000 any one claim
Failure of electricity, gas or water up to the connecting point where the supplier’s feed joins your premises, or failure of telecommunications following damage to telecommunications property	<p>£5,000 any one claim</p> <p>Deliberate act of the supplier</p>
Utilities – damage at an electrical, gas, water or telecommunications supplier’s premises	£5,000 any one claim
Exhibitions and work away – damage at other premises used by you	£5,000 any one claim
Book debts – inability to collect money owed to you due to damage to your records	<p>£5,000 any one claim</p> <p>Deliberate erasure or distortion of electronic data</p>

Answers to some questions about the policy

How long does the policy provide cover for?

The policy normally runs for 12 months. About four weeks before it ends, we will send a renewal notice telling you our terms for the next 12 months.

What if you want to cancel the policy?

a) If you are an individual person and you want any part of the insurance for purposes which are outside your trade, business or profession, the following cooling-off conditions apply.

- If at the start of cover or when you renew the policy, you change your mind and no longer need the cover, you have 14 days (cooling-off period) from either the date you received the policy wording and the schedule or the date the cover began (whichever is later) to write to us, or your insurance advisor, to say you want to cancel the policy. In these circumstances we will make a full refund of your premium.
- You may cancel the policy after the cooling-off period but the following conditions then apply.

b) For all other insured people, companies or organisations and for an individual person cancelling outside the cooling-off period, the following conditions apply.

- We will refund the premium for the rest of the period of insurance, which we will adjust if you pay your premium by instalments. We will not give you a refund if it is less than £25.
- If you have made a claim in the current period of insurance, the full annual premium is due and we will not make a refund. If you pay the premium in instalments, you will have to pay any premium you owe for the rest of the period of insurance or we will take it from any claim payment due.

Can Ansvar cancel the policy?

We also have the right to cancel the policy by giving 14 days' notice sent by special delivery to your last-known address. If we cancel the policy, we will refund the premium for the rest of the period of insurance.

What is different about cover arranged on a 'claims made' basis?

Trustees' and directors' indemnity, fidelity guarantee, professional indemnity, libel and slander and misappropriation of money are all types of cover which insurers normally provide on a 'claims made' basis. This means we only provide cover for claims which are discovered and we are told about during a current period of insurance.

If you cancel the cover, you will no longer have protection for losses or actions before you cancelled. This can leave a possible gap in cover if you do not replace it with another insurer from the cancellation date. Ideally, before you cancel, you should get the written agreement from anyone who will lose their protection of cover.

What if you need to make a claim?

You can find detailed guidance on making a claim in the policy wording and on our website.

Our 24-hour claims number is 0345 606 0431.

Our address is Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR.

What governing law and language apply?

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

Complaints procedure

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or by phone at any time to:

For all complaints other than legal expenses complaints

Ansvar Insurance
Ansvar House, St Leonards Road,
Eastbourne, East Sussex, BN21 3UR

Phone: **0345 60 20 999** or **01323 737541**
Email: **ansvar.insurance@ansvar.co.uk**

For legal expenses complaints

DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

Phone: **0344 893 9013**
Email: **customerrelations@das.co.uk**

Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will:

- investigate your complaint thoroughly and impartially;
 - keep you informed of the progress of the investigation; and
 - respond in writing to your complaint as soon as possible.
- For more complicated issues, we may need a little longer to investigate and we may ask you for more information to help us reach a decision.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will tell you about your right to take the complaint to:

Financial Ombudsman Service
Exchange Tower, London, E14 9SR

Phone: **0800 023 4567**
Email: **complaint.info@financial-ombudsman.org.uk**
Website: **www.financial-ombudsman.org.uk**

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website which has been set up by the European Commission.

Website: **<http://ec.europa.eu/consumers/odr/>**

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

The Financial Services Compensation Scheme (FSCS)

The FSCS is an independent organisation set up by the Government. They give you your money back if an authorised financial services provider cannot pay you because they do not have enough money.

The FSCS can only pay compensation for customers of financial services firms authorised by the Prudential Regulation Authority or the Financial Conduct Authority.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought.

The FSCS does not charge individual consumers for using their service.

The FSCS cannot help you if the firm you have done business with is still trading.

You can write to:
Financial Services Compensation Scheme
10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Visit the website: **www.fscs.org.uk**
Phone FSCS helpline on **0207 741 4100** or **0800 678 1100**
Email: **enquiries@fscs.org.uk**

The Ansvar range

We are a general insurer specialising in insuring not-for-profit organisations and connected people through a UK network of approved insurance advisors.

Our product range is mainly aimed at churches, charities, voluntary organisations and other groups within the not-for-profit sector. However, we also provide insurance for small to medium-sized businesses and other organisations.

For household insurance, our Home Connect Lifestyle policy is designed especially for people who are closely linked to the not-for-profit sector through either church membership or charity involvement such as voluntary work or regular tax-efficient giving. We believe that if you live a certain lifestyle it represents a better risk, and that should be rewarded!

Ansvar website

If you have one of our policies, you have free access to information on managing risk. Go to our website: www.ansvar.co.uk

Our products Available online

Arts and Culture Connect	No
Business	No
Business (office)	No
Business (shop)	No
Care Home (if run by a registered or recognised UK charity)	No
Charity and Community Connect	No
Charity Protect	Yes
Charity Protect Plus	Yes
Charity Shop Connect	No
Church Connect	Yes
Church Fellowship Connect	No
Community Group Connect	Yes
Event Connect	Yes
Home Connect Lifestyle	Yes
Property Owners	No
Small Charity Connect	Yes

Please ask your insurance advisor for more details.

Insurance advisor

Ansvar Insurance

Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR

Phone: **0345 60 20 999** or **01323 737541**

Email: ansvar.insurance@ansvar.co.uk

www.ansvar.co.uk

Business division of:

Ecclesiastical Insurance Office plc

Registered office: Beaufort House, Brunswick Road,
Gloucester, GL1 1JZ

Registered number: 24869 England

Member of:

Association of British Insurers

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www.fca.org.uk/register/

Phone: **0800 111 6768**

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