Home Connect Lifestyle

Cover for individuals who are closely linked to the not-for-profit sector through either church membership or charity involvement
Home Connect Lifestyle is designed to especially appeal to individuals who are closely linked to the not-for-profit sector through either church membership or charity involvement such as voluntary work or regular personal giving.
Home Connect Lifestyle

The key policy covers and limits are provided by an Insurance Product Information Document (IPID), which we have provided separately. You can use this document to review cover provided and compare with other products as required.

Special cover included
We provide the following extra cover which you will not normally find in other home policies.

• Voluntary-giving protection up to £1,000 to cover regular charitable donations if you become unemployed (not for the first six months of a new policy).
• Trustees’ indemnity up to £10,000 if you are a trustee of a registered or recognised charity.
• Accidental loss of charity money up to £1,000 held by you on behalf of a registered or recognised charity.
• Personal accident cover of £5,000 for death or permanent total disability while carrying out voluntary charity work.

Lifestyle discounts
Extra discounts we offer which you will not normally find in other home policies.

• Non-smoker (for at least the last six months).
• Non-drinker (never drink alcohol apart from communion wine).
• Charity volunteer worker or regular donor (for example Gift Aid or GAYE) or active church member.

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
For ‘online’ quotations
We will accept ‘a fair presentation of risk has been made’ as long as:

• you have completed the ‘online’ questions accurately and in good faith, and
• any assumptions on the Statement of Fact have been checked by the insurance advisor and are correct.

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

Instalments
You may be able to pay the premium in monthly instalments. You will need to fill in an instalment form and we will make the necessary arrangements with your bank or building society.

Helplines
Available 24 hours a day, 365 days a year.

• Counselling
• Legal advice service.

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

• Health and medical information service
• Tax advice service.

Index-linking
Each month we automatically increase the ‘selected’ sums insured for buildings and contents and any specified items under the personal possessions section 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, we may reduce the amount we pay for any claim or, in some cases, make no payment at all and cancel your policy.
- You should regularly review your sums insured even though automatic index-linking 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.

Special requirements

- These are aimed at reducing the risk of loss, damage or liability.
- They only apply if they relate to your property.
- 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.

### Special requirement Summary of special requirements

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<th>Special requirement</th>
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<td>Valuations needed if you make a claim</td>
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<tr>
<td></td>
<td>Pedal cycles</td>
<td>Unattended pedal cycles stored in a locked building or fixed to a permanent structure by a locking device</td>
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Unoccupancy or change in risk

You must tell us as soon as reasonably possible if the buildings are to become vacant, without tenants, unfurnished or empty for a period exceeding 60 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.

Changing your cover

For any change to your existing cover, we will charge a minimum premium of £15 plus insurance premium tax.
Minimum level of security

Levels of security depend on the location of the property and the contents sum insured.

Locks must be used for windows and external doors

Doors and windows to be closed and all locks to be put into operation whenever the home is left unattended (no responsible adult person within the home) or, each night after the occupants have retired to bed (windows in occupied rooms excluded).

Level 1 (Physical security)

Main exit or entry door

The home must be self-contained with a lockable front door under your sole control.

Windows

There is no requirement for opening windows to be fitted with key operated window locks.

Level 2 (Physical security)

Main exit or entry door

The home must be self-contained with a lockable front door under your sole control.

Windows

• Opening windows on the ground floor and other windows easily accessible from the outside and which measure more than 23cm x 23cm (9” x 9”) must be fitted with key operated window locks (see Figs 1 – 4).

• Louvres in windows on the ground floor and on other easily accessible windows must be glued into their brackets.

Other basement or ground floor openings

Must be secured with key operated locks.

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Fig 1 Key operated window lock

Fig 2 Key operated window lock

Fig 3 Sash window lock

Fig 4 Sash window lock
Level 3 (Physical security)

Main exit or entry door
The main exit or entry door must be fitted with either:

- a 5 lever mortise deadlock (see Fig 5), OR
- Lock approved to BS3621, OR
- Multi-point locking system with at least 3 locking points in addition to a horizontal deadbolt or hook bolt (see Fig 6), OR
- Rim automatic deadlatch (see Fig 7) with a key locking handle on the inside.

Patio or French doors
Must be fitted with either:

- a multi-point locking system with at least 3 locking points with mushroom headed, hook or shoot bolts, OR
- key operated patio door locks (see Fig 8) top and bottom for patio doors in addition to the existing lock, OR
- key operated security bolts top and bottom on each leaf for French doors in addition to the existing lock (flush bolts top and bottom acceptable for the first closing leaf).

All other external doors
Must be fitted with:

- locks as specified for the main exit or entry door, OR
- key operated security bolts top and bottom in addition to the existing lock.

Level 4 (Physical security)

Windows and external doors
All opening windows and basement or ground floor openings protected as Level 2, AND all external doors protected as Level 3.

Level A (Intruder alarm system)
Non-approved or DIY alarm system installed and kept in good working order. No maintenance contract requirement.

The alarm system must, as a minimum, protect the main exit or entry door with an alarm contact device or passive infra-red (PIR) detector connected to an external bell or siren.

Level B (Intruder alarm system)
Approved NSI/SSAIB/NACOSS installed bells only alarm system and under a maintenance contract with an alarm company.

Level C (Intruder alarm system)
Approved NSI/SSAIB/NACOSS installed alarm system with remote signalling, for example digital communicator, Redcare Classic, Dualcom plus, and under a maintenance contract with an alarm company.

Fig 5 5 lever mortise deadlock
Fig 6 Hook bolt door lock
Fig 7 Rim automatic deadlatch lock
Fig 8 Patio door lock
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 £15.

• 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 by 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 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 deal with your complaint within one business day.

To deal with 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 action.
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 its 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

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 specially 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!

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

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

Please ask your insurance advisor for more details.

Ansvar website

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