


Ansvar charity products comparison



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

Charity
Status
2017
The Charity Commission

ansvar
Insuring the heart of your community



Charity and Community Connect
Cover for charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary and not-for-profit organisations and social enterprises

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Charity and Community
Cover for charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary and not-for-profit organisations and social enterprises.

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Why choose Charity and Community?

- New and improved, bespoke policy catering for charities/voluntary groups
- Three simple package options available to suit customer needs:
 - » Essentials – Base cover £2 million Public and Products Liability, £10 million Employers Liability and £100k Trustees' and Directors' Indemnity
 - » Advantage – Range of cover and optional covers dependent on customer needs
 - » Advantage+ – Comprehensive range of covers with higher limits of £5 million on Public and Products Liability and £250k on Trustees' and Directors' Indemnity
- Full cycle web product, providing a streamlined experience with minimal questions to obtain a quote and a wide appetite including groups with:
 - » An income up to £1 million
 - » A wage roll up to £1 million
 - » Up to 500 volunteers or members
 - » Up to five locations
- Easy to follow, trade driven, competitive rating structure with premiums from £80 plus IPT
- A policy level minimum premium, ensuring no big jumps when adding on additional sections of cover
- Embedded Equipment Breakdown cover £5 million (including £500k for computers)
- 0% interest free instalments
- Up to 15% discount for good risk management in only six easy to answer questions
- Up to 15% no claims discount for Property and Liabilities covers
- Direct access to a dedicated team of underwriters for support and assistance when required

Product name	Small Charity Connect FA51 (1215)	Charity & Community Connect FA58 (0117)	Charity and Community FA67 (0721)
General details			
Distribution channel(s)	Ansvar Online Platform	Internally underwritten	Ansvar Online Platform Internally underwritten
Target market	For smaller or newly set up registered and recognised charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary and not-for-profit organisations and social enterprises	For registered and recognised charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary and not-for-profit organisations and social enterprises	For registered and recognised charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary and not-for-profit organisations and social enterprises
Eligibility limits	<ul style="list-style-type: none"> • Annual income or turnover up to £250,000 • Assets up to £500,000 • A wage roll up to £100,000 • Fewer than 250 volunteers or members 	Select business does not have upper limits for income, wage roll or assets Package options target risks up to: <ul style="list-style-type: none"> • Annual income or turnover up to £1,000,000 (£500,000 online) • Assets up to £2,500,000 • A wage roll up to £500,000 (£250,000 online) • Fewer than 500 volunteers or members 	Select business does not have upper limits for income, wage roll or assets For any business written online, limits for income at £1,000,000 and wage roll at £500,000 apply Package options target risks up to: <ul style="list-style-type: none"> • Annual income or turnover up to £1,000,000 • A wage roll up to £500,000 • Fewer than 500 volunteers or members
LTU	No	Yes - 3 years	Yes - 3 years (for premiums £500 + IPT and over)
Risk management	See Ansvar.co.uk for risk management guidelines Employment manual (DAS)	See Ansvar.co.uk for risk management guidelines Employment manual (DAS)	See Ansvar.co.uk for risk management guidelines Employment manual (DAS)
Helplines	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling Risk advice
PR helpline & legal costs	Yes	Yes	Yes
Cover sections automatically provided	Public liability is compulsory All other sections optional	Package options, or Selected cover (some sections not available in isolation)	Package options, or Selected cover (some sections not available in isolation)

Product name	Small Charity Connect FA51 (1215)	Charity & Community Connect FA58 (0117)	Charity and Community FA67 (0721)
Property Damage section			
Specified perils/All risks	Specified perils including AD (subsidence not available) (buildings cover not available)	Specified perils AD and subsidence optional	Specified perils AD and subsidence optional
Excess	£100	£100	£100
Basis of cover	Traditional reinstatement Average, if SI is less than 85%, when damaged Indemnity (clothing and linen)	Traditional reinstatement Average, if SI is less than 85%, when damaged Indemnity (clothing and linen)	Traditional reinstatement Average, if SI is less than 85%, when damaged Indemnity (clothing and linen)
Inflation provision	Not available	Index linking as standard Day One inflation protection available	Index linking as standard 15% Day One inflation protection included
AD to underground pipes & cables	Not available	£10,000 any one claim	£10,000 any one claim
Bequeathed property	Not available	Buildings - £250,000 for any claim Contents - £25,000 for any claim (£2,500 any one item)	Buildings - £250,000 for any claim Contents - £25,000 for any claim (£2,500 any one item)
Buildings works	Not available	Not included	Contracts up to £25,000
Capital additions	Not available	10% of the buildings or contents sum insured or £250,000, whichever is the less	10% of the buildings or contents sum insured or £250,000, whichever is the less
Damage by emergency services	Not available	£10,000 for any claim	£10,000 for any claim
Statutory Regulations & public authorities	Not available	15% of the buildings sum insured	15% of the buildings sum insured
Extinguisher and alarm resetting expenses	Not available	£5,000 for any claim	£5,000 for any claim
Freezer contents	Not available	Separate policy section	£5,000 all claims any one period of insurance (£2,500 any one unit)
Glass, sanitary fixtures and signs	£5,000 for any claim	Up to the sum insured for buildings or £25,000 for any claim for accidental breakage of glass if contents only	Up to the sum insured for buildings or contents

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Property Damage section			
Loss of metered water or gas	Not available	£5,000 for any claim	£5,000 for any claim
Loss or theft of keys	£1,000 all claims any one period of insurance	£5,000 all claims any one period of insurance	£5,000 all claims any one period of insurance
Property in the open	Not available	£5,000 for any claim (£2,500 any one item)	£10,000 all claims any one period of insurance
Raffle prizes and donated goods	Not available	£5,000 for any claim (£2,500 any one item)	£5,000 for any claim (£2,500 any one item)
Sale of the building	Not available	Yes	Yes
Terrorism	Not available	Optional - With or without Non-Damage cover	Optional - With or without Non-Damage cover
Theft of external metalwork	Not available	£25,000 for any claim	£25,000 for any claim
Trace and access	Not available	£25,000 for any claim	£25,000 for any claim
Any other extensions/covers	<p>Theft damage to buildings (£5,000 for any claim) Property of Employees/Members/Visitors (£100 money/£500 any one item/£1,000 for any claim)</p> <p>Debris Removal (10% of the contents sum insured)</p> <p>Hired-in property (£2,500 any one item, £5,000 for any claim)</p>	<p>Temporary Removal (£2,500 anyone one item/£5,000 for any claim)</p> <p>Theft damage to buildings (£25,000 for any claim)</p> <p>Property of Employees/Members/Visitors (£100 money/£500 any one item/£1,000 for any claim)</p> <p>Debris Removal (total sum insured for buildings section and 10% total sum insured for contents section)</p> <p>Hired-in property (£2,500 any one item, £10,000 for any claim)</p> <p>Seasonal stock increase (25% of stock sum insured)</p> <p>Clearing of drains (£10,000 for any claim)</p> <p>Discharge of oil (£5,000 for any claim)</p>	<p>Homeworkers Equipment and Temporary Removal (£2,500 anyone one item/£5,000 for any claim)</p> <p>Theft damage to buildings (£25,000 for any claim)</p> <p>Property of Employees/Members/Visitors (£100 money/£500 any one item/£1,000 for any claim)</p> <p>Debris Removal (total sum insured for section)</p> <p>Seasonal stock increase (25% of stock sum insured)</p> <p>Clearing of drains (£25,000 for any claim)</p> <p>Tenants subrogation waiver</p> <p>Discharge of oil (£5,000 for any claim)</p> <p>Bees and wasps (£500 for any claim)</p>

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Business Interruption section			
Basis of cover	Loss of income Extra expenses	Loss of income Extra expenses Gross profit Rental income	Loss of income Extra expenses Gross profit Rental income
Prevention of access - non-damage (Bomb scare, emergency action)	£2,500 for any claim 4 hour time franchise	£2,500 for any claim 4 hour time franchise	£2,500 all claims any one period of insurance 4 hour time franchise
Book debts	£5,000 for any claim	Separate policy section	£25,000 for any claim
Death of patron	Not available	£10,000 all claims any one period of insurance	(included within Reputational Risks section £25,000 all claims any one period of insurance)
Exhibition expenses	£5,000 for any claim	£10,000 for any claim	£10,000 for any claim
Failure of telecommunication services	£5,000 for any claim	£10,000 for any claim	£10,000 for any claim
Prevention of access - damage	£5,000 for any claim	Business Interruption sum insured	Business Interruption sum insured
Murder, suicide, food poisoning, defective sanitation, vermin	Lower of the Business Interruption sum insured or £25,000	Lower of 25% of sum insured or £250,000	Lower of 25% of sum insured or £250,000
Suppliers & customers extension	£5,000 for any claim	£10,000 for any claim	£10,000 for any claim
Failure of supply	£5,000 for any claim (the terminal point of supply authority feed at the premises)	£10,000 for any claim (the terminal point of supply authority feed at the premises)	£10,000 for any claim (the terminal point of supply authority feed at the premises)
Utilities - damage at the premises of electricity, gas, water or telecommunications supplier	£5,000 for any claim	Business Interruption sum insured	Business Interruption sum insured

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Liabilities - Employers' section			
Limit of indemnity	£10,000,000 for any claim £5,000,000 for any claim relating to terrorism	£10,000,000 for any claim £5,000,000 for any claim relating to terrorism	£10,000,000 for any claim £5,000,000 for any claim relating to terrorism
Volunteers included in definition of Employee	Yes	Yes	Yes
Compensation for court attendance	£250 a day per person	£250 a day per person	£250 a day per person
Corporate manslaughter	£500,000 all claims any one period of insurance or total of £1M if PL applies	£500,000 all claims any one period of insurance or total of £1M if PL applies	£2M all claims any one period of insurance and in total if PL applies
Health & Safety at Work etc. Act/ Prosecution defence costs	£500,000 for any claim or total if PL applies	£500,000 for any claim or total if PL applies	£500,000 for any claim or total if PL applies
Unsatisfied court judgements	Up to indemnity limit	Up to indemnity limit	Up to indemnity limit

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Liabilities - Public and Products section			
Limit of indemnity	£1M/£2M/£5M/£10M	£2M/£5M/£10M	£2M/£5M/£10M
Abuse cover - basis & limits	Excluded. Abuse extension is optional cover	Included up to indemnity limit	Included up to indemnity limit
Compensation for court attendance	£250 a day per person	£250 a day per person	£250 a day per person
Consumer Protection Act/Prosecution defence costs	£500,000 for any claim	£500,000 for any claim	£500,000 for any claim or total if EL applies
Contingent motor liability	Yes	Yes	Yes
Corporate manslaughter	£500,000 all claims any one period of insurance or total of £1M if EL applies	£500,000 all claims any one period of insurance or total of £1M if EL applies	£2M all claims any one period of insurance and in total if EL applies
Cross liabilities	Yes	Yes	Yes
Data protection	Section limit any one claim following civil action £100,000 all claims any one period of insurance following criminal cases	Section limit any one claim following civil action £100,000 all claims any one period of insurance following criminal cases	Section limit any one claim following civil action £100,000 all claims any one period of insurance following criminal cases
Defective Premises Act	Yes	Yes	Yes
Food Safety Act	£500,000 for any claim	£500,000 for any claim	£500,000 for any claim or total if EL applies
Health & Safety at Work etc. Act	£500,000 for any claim or total if EL applies	£500,000 for any claim or total if EL applies	£500,000 for any claim or total if EL applies
Indemnity to other persons	Yes	Yes	Yes
Libel & slander	£10,000 all claims any one period of insurance	£100,000 all claims any one period of insurance	Under Reputational Risks section
Overseas personal liability	Not available	£2M for any claim	£2M for any claim
Wrongful arrest	£25,000 all claims any one period of insurance	£25,000 all claims any one period of insurance	£25,000 all claims any one period of insurance
Any other extensions/covers	Hired or rented premises Second-hand goods (Products Liability)	Hired or rented premises Second-hand goods (Products Liability)	Hired or rented premises Second-hand goods (Products Liability)
Any significant conditions	Various special requirements Activities endorsement	Various special requirements Activities endorsement	Special requirement for 'Safeguarding policy for children or vulnerable adults' Activities endorsement

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Trustees' and Directors' Indemnity section			
Limit of indemnity	£100k/£250k/£500k/£1M/£2M/£5M	£100k/£250k/£500k/£1M/£2M/£5M	£100k/£250k/£500k/£1M/£2M/£5M
Bodily injury defence costs	Excluded	Excluded	Excluded
Emergency costs and expenses	Included. 10% aggregate limit	Included. 10% aggregate limit	Included. 10% aggregate limit
Environmental defence costs	£100,000 all claims any one period of insurance	£100,000 all claims any one period of insurance	£100,000 all claims any one period of insurance
Extended reporting period	Included - 60 days	Included - 60 days	Included - 60 days
Investigation costs	£100,000 all claims any one period of insurance	£100,000 all claims any one period of insurance	£100,000 all claims any one period of insurance
Loss of documents	£50,000 all claims any one period of insurance	£50,000 all claims any one period of insurance	£50,000 all claims any one period of insurance
Retired trustees	Included up to 6 years	Included up to 6 years	Included up to 6 years
Any other extensions/covers	Spouses Legal Representatives	Spouses Legal Representatives	Spouses Legal Representatives Court attendance expenses

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Legal Expenses section			
Limit of indemnity	£250,000	£250,000	£250,000
Contract disputes	Included	Included	Included
Debt recovery	Included	Included	Included
Employment disputes and compensation awards	Not available	Included	Included
Employment practice legal protection	Not available (Commercial Legal Protection only)	Included	Included
Legal defence	Criminal pre-proceeding cover Criminal prosecution defence Data protection Wrongful arrest Statutory notice appeals Jury service and court attendance	Criminal pre-proceeding cover Criminal prosecution defence Data protection Wrongful arrest Formal investigations and disciplinary hearings Statutory notice appeals Jury service and court attendance	Criminal pre-proceeding cover Criminal prosecution defence Data protection Wrongful arrest Formal investigations and disciplinary hearings Statutory notice appeals Jury service and court attendance
Employee civil legal defence	Not available	Included	Included
Personal injury	Included	Included	Included
Property protection	Included	Included	Included
Service occupancy	Not available	Included	Included
Statutory licence protection	Not available	Included	Included
Tax protection	Included	Included	Included

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Cyber			
Limit of indemnity	Not available	£25,000/£50,000/£100,000	£25,000/£50,000/£100,000
<ul style="list-style-type: none"> • Cyber liability • Data-breach expense • Computer system damage, data, extra cost and loss of income 	Not available	Standard cover	Standard cover
Cyber Crime	Not available	Optional	Optional
Avoiding corruption	Not available	£15,000 all claims period of insurance	£15,000 all claims period of insurance
Security audit	Not available	£15,000 all claims period of insurance	£15,000 all claims period of insurance
Investigation cost	Not available	£15,000 all claims period of insurance	£15,000 all claims period of insurance
Loss prevention measures	Not available	£15,000 all claims period of insurance	£15,000 all claims period of insurance
Temporary and fast-tracked repair	Not available	£15,000 all claims period of insurance	£15,000 all claims period of insurance
Accountants' fees	Not available	£15,000 all claims period of insurance	£15,000 all claims period of insurance
Fines and penalties	Not available	£15,000 all claims period of insurance	£15,000 all claims period of insurance

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Equipment Breakdown			
Limit of indemnity	For computer breakdown only (optional) Limits up to a maximum of £10,000 all claims period of insurance	For computer breakdown only (optional) Limits up to a maximum of £50,000 all claims period of insurance	£5,000,000 all claims period of insurance (includes £500,000 for computer equipment at the insured premises and £5,000 for portable computers anywhere in the world)
Away from the premises	Not available	Not available	Section limit applies
Reinstatement of data and computer increased cost of working	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	£50,000 any one accident for reinstatement of data £50,000 any one accident for increased cost of working
Business interruption	Not available	Additional charges and expenses £2,500 all claims period of insurance	£100,000 all claims period of insurance for business interruption £50,000 all claims period of insurance following damage to property at a third party premises interrupting your business
Public relations	Not available	Not available	Section limit applies
Hazardous substances	Not available	Not available	£10,000 any one accident
Expediting expenses	Not available	Not available	£20,000 any one accident
Statutory legislation and public authorities	Not available	Not available	Section limit applies
Damage to own surrounding property	Not available	Not available	£2,000,000 any one accident
Hire of a substitute item	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	£10,000 any one accident
Storage tanks and loss of contents	Not available	Not available	£10,000 any one accident
Debris removal	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	£25,000 any one accident
Repair costs investigation	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	£25,000 any one accident

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Equipment Breakdown			
Additional access costs	Not available	Not available	£20,000 any one accident
Energy efficiency improvements	Not available	Not available	25% of the new replacement of damaged equipment or £25,000 whichever is less
Virus, hacking or denial of service	£500 for any claim and £1,000 all claims period of insurance	£500 for any claim and £1,000 all claims period of insurance	Excluded
Other sections			
All Risks	Optional - selected sum insured	Optional - selected sum insured	Optional - selected sum insured
Fidelity Guarantee	Not available	Optional - £5,000 limit, options to increase	Optional - £5,000 limit, options to increase
Goods in Transit	Not available	Optional - £2,500 limit, options to increase	Optional - £1,000 limit, options to increase
Loss of Licence	Not available	Optional - £25,000 limit, options to increase	Optional - £100,000 limit
Money	Optional - £2,500 limit, options to increase	Optional - £2,500 limit, options to increase	Optional - £5,000 limit, options to increase
Motor Policy Compensation	Not available	Optional - £250 limit, options to increase	Optional - £250 limit, options to increase
Personal Accident	Optional - £10,000 capital sum/£100 per week, options to increase	Optional - £10,000 capital sum/£100 per week, options to increase	Optional - £10,000 capital sum/£100 per week, options to increase
Professional Indemnity	Optional - £100,000 limit, options to increase (max £1M)	Optional - £100,000 limit, options to increase	Optional - £100,000 limit, options to increase
Reputational Risks	Not available	Optional - PR Crisis section - £10,000 limit, options to increase (libel and slander under the PL section)	Optional - £100,000 limit libel and slander and £5,000 crisis management. Options to increase