

# Ansvar charity products comparison



ansvar   
Insuring the heart of your community

## Charity Protect

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



ansvar   
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## Charity Protect Plus

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



**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.

   
Insuring the heart of your community

# 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	Charity Protect FA62 (0717)	Charity Protect Plus FA61 (0717)	Charity and Community FA67 (0721)
<b>General details</b>			
<b>Distribution channel(s)</b>	Acturis users (software) Acturis extranet	Acturis users (software) Acturis extranet	Ansvar Online Platform Internally underwritten
<b>Target market</b>	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	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
<b>Eligibility limits</b>	<ul style="list-style-type: none"> <li>• Annual income or turnover up to £100,000</li> <li>• Assets up to £500,000</li> <li>• A wage roll up to £100,000</li> <li>• Fewer than 100 volunteers or members</li> </ul>	<ul style="list-style-type: none"> <li>• Annual income or turnover up to £1,500,000</li> <li>• Assets up to £10,000,000</li> <li>• A wage roll up to £1,500,000</li> <li>• Fewer than 1,000 volunteers or members</li> </ul>	<p>Select business does not have upper limits for income, wage roll or assets</p> <p>For any business written online, limits for income at £1,000,000 and wage roll at £500,000 apply</p> <p>Package options target risks up to:</p> <ul style="list-style-type: none"> <li>• Annual income or turnover up to £1,000,000</li> <li>• A wage roll up to £500,000</li> <li>• Fewer than 500 volunteers or members</li> </ul>
<b>LTU</b>	No	No	Yes - 3 years (for premiums £500 + IPT and over)
<b>Risk management</b>	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)
<b>Helplines</b>	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling Risk advice	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling Risk advice	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling Risk advice
<b>PR helpline &amp; legal costs</b>	Yes	Yes	Yes
<b>Cover sections automatically provided</b>	Public liability is compulsory All other sections optional	Public liability is compulsory All other sections optional	Package options, or Selected cover (some sections not available in isolation)

Product name	Charity Protect FA62 (0717)	Charity Protect Plus FA61 (0717)	Charity and Community FA67 (0721)
<b>Property Damage section</b>			
<b>Specified perils/All risks</b>	Specified perils AD optional (subsidence not available) (buildings cover not available)	Specified perils AD and subsidence optional	Specified perils AD and subsidence optional
<b>Excess</b>	£100	£100	£100
<b>Basis of cover</b>	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)
<b>Inflation provision</b>	Index linking as standard Day One inflation protection available	Index linking as standard Day One inflation protection available	Index linking as standard 15% Day One inflation protection included
<b>AD to underground pipes &amp; cables</b>	Not available (no buildings cover)	£10,000 any one claim	£10,000 any one claim
<b>Bequeathed property</b>	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)
<b>Buildings works</b>	Not available (no buildings cover)	Contracts up to £25,000	Contracts up to £25,000
<b>Capital additions</b>	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
<b>Damage by emergency services</b>	Not available (no buildings cover)	£25,000 for any claim	£10,000 for any claim
<b>Statutory Regulations &amp; public authorities</b>	Not available (no buildings cover)	15% of the buildings sum insured	15% of the buildings sum insured
<b>Extinguisher and alarm resetting expenses</b>	Not available	£5,000 for any claim	£5,000 for any claim
<b>Freezer contents</b>	Not available	£5,000 all claims any one period of insurance (£2,500 any one unit)	£5,000 all claims any one period of insurance (£2,500 any one unit)
<b>Glass, sanitary fixtures and signs</b>	All up to £5,000 any claim	Up to the sum insured for buildings or contents	Up to the sum insured for buildings or contents

Product name	Charity Protect FA62 (0717)	Charity Protect Plus FA61 (0717)	Charity and Community FA67 (0721)
<b>Property Damage section</b>			
<b>Loss of metered water or gas</b>	Up to £1,000 any claim	£5,000 for any claim	£5,000 for any claim
<b>Loss or theft of keys</b>	Up to £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
<b>Property in the open</b>	Not available	£10,000 all claims any one period of insurance	£10,000 all claims any one period of insurance
<b>Raffle prizes and donated goods</b>	Not available	£5,000 for any claim (£2,500 any one item)	£5,000 for any claim (£2,500 any one item)
<b>Sale of the building</b>	Not available (no buildings cover)	Yes	Yes
<b>Terrorism</b>	Not available	Optional - With or without Non-Damage cover	Optional - With or without Non-Damage cover
<b>Theft of external metalwork</b>	Not available (no buildings cover)	£25,000 for any claim	£25,000 for any claim
<b>Trace and access</b>	Not available	£25,000 for any claim	£25,000 for any claim
<b>Any other extensions/covers</b>	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) Debris Removal (10% total sum insured for section) Seasonal stock increase (25% of stock sum insured) Clearing of drains (£10,000 for any claim) Discharge of oil (£5,000 for any claim)	Temporary Removal (£2,500 anyone one item/ £5,000 for any claim) Theft damage to buildings (£25,000 for any claim) Property of Employees/Members/Visitors (£100 money/£500 any one item/ £1,000 for any claim) Debris Removal (total sum insured for section) Seasonal stock increase (25% of stock sum insured) Clearing of drains (£25,000 for any claim) Tenants subrogation waiver Discharge of oil (£5,000 for any claim)	Homeworkers Equipment and Temporary Removal (£2,500 anyone one item/ £5,000 for any claim) Theft damage to buildings (£25,000 for any claim) Property of Employees/Members/Visitors (£100 money/£500 any one item/ £1,000 for any claim) Debris Removal (total sum insured for section) Seasonal stock increase (25% of stock sum insured) Clearing of drains (£25,000 for any claim) Tenants subrogation waiver Discharge of oil (£5,000 for any claim) Bees and wasps (£500 for any claim)

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

Product name	Charity Protect FA62 (0717)	Charity Protect Plus FA61 (0717)	Charity and Community FA67 (0721)
<b>Liabilities - Employers' section</b>			
<b>Limit of indemnity</b>	£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
<b>Volunteers included in definition of Employee</b>	Yes	Yes	Yes
<b>Compensation for court attendance</b>	£250 a day per person	£250 a day per person	£250 a day per person
<b>Corporate manslaughter</b>	£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	£2M all claims any one period of insurance and in total if PL applies
<b>Health &amp; Safety at Work etc. Act/ Prosecution defence costs</b>	£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
<b>Unsatisfied court judgements</b>	Up to indemnity limit	Up to indemnity limit	Up to indemnity limit

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<b>Liabilities - Public and Products section</b>			
Limit of indemnity	£2M/£5M/£10M	£2M/£5M/£10M	£2M/£5M/£10M
Abuse cover - basis & limits	Optional - up to indemnity limit	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 or total if EL applies	£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	£2M all claims any one period of insurance and in total 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	Not available	Yes	Yes
Food Safety Act	£500,000 for any claim	£500,000 for any claim or total if EL applies	£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	Under Reputational Risks section	Under Reputational Risks section	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



Product name	Charity Protect FA62 (0717)	Charity Protect Plus FA61 (0717)	Charity and Community FA67 (0721)
<b>Trustees' and Directors' Indemnity section</b>			
<b>Limit of indemnity</b>	£100k/£250k/£500k/£1M/£2M/£5M	£100k/£250k/£500k/£1M/£2M/£5M	£100k/£250k/£500k/£1M/£2M/£5M
<b>Bodily injury defence costs</b>	Excluded	Excluded	Excluded
<b>Emergency costs and expenses</b>	Included. 10% aggregate limit	Included. 10% aggregate limit	Included. 10% aggregate limit
<b>Environmental defence costs</b>	£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
<b>Extended reporting period</b>	Included - 60 days	Included - 60 days	Included - 60 days
<b>Investigation costs</b>	£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
<b>Loss of documents</b>	£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
<b>Retired trustees</b>	Included up to 6 years	Included up to 6 years	Included up to 6 years
<b>Any other extensions/covers</b>	Spouses Legal Representatives	Spouses Legal Representatives	Spouses Legal Representatives Court attendance expenses

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<b>Legal Expenses section</b>			
Limit of indemnity	£250,000	£250,000	£250,000
Contract disputes	Optional (comes with EPL extension)	Optional (comes with EPL extension)	Included
Debt recovery	Included	Included	Included
Employment disputes and compensation awards	Included	Included	Included
Employment practice legal protection	Optional	Optional	Included
Legal defence	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	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	Included	Included	Included
Personal injury	Included	Included	Included
Property protection	Included	Included	Included
Service occupancy	Included	Included	Included
Statutory licence protection	Optional (comes with EPL extension)	Optional (comes with EPL extension)	Included
Tax protection	Included	Included	Included

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<b>Cyber</b>			
Limit of indemnity	Not available	£25,000/£50,000/£100,000	£25,000/£50,000/£100,000
<ul style="list-style-type: none"> <li>• Cyber liability</li> <li>• Data-breach expense</li> <li>• Computer system damage, data, extra cost and loss of income</li> </ul>	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

Product name	Charity Protect FA62 (0717)	Charity Protect Plus FA61 (0717)	Charity and Community FA67 (0721)
<b>Equipment Breakdown</b>			
Limit of indemnity	Not available	Optional £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)	£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	Not available	£50,000 for any one accident	£50,000 any one accident for reinstatement of data £50,000 any one accident for increased cost of working
Business interruption	Not available	£100,000 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	£10,000 any one accident	£10,000 any one accident
Expediting expenses	Not available	£20,000 any one accident	£20,000 any one accident
Statutory legislation and public authorities	Not available	Section limit applies	Section limit applies
Damage to own surrounding property	Not available	£1,000,000 any one accident	£2,000,000 any one accident
Hire of a substitute item	Not available	£10,000 any one accident	£10,000 any one accident
Storage tanks and loss of contents	Not available	£10,000 any one accident	£10,000 any one accident
Debris removal	Not available	£25,000 any one accident	£25,000 any one accident
Repair costs investigation	Not available	£25,000 any one accident	£25,000 any one accident

Product name	Charity Protect FA62 (0717)	Charity Protect Plus FA61 (0717)	Charity and Community FA67 (0721)
<b>Equipment Breakdown</b>			
Additional access costs	Not available	£20,000 any one accident	£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	Not available	Excluded	Excluded
<b>Other sections</b>			
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	Not available	Optional - £1,000 limit, options to increase
Loss of Licence	Not available	Optional - £25,000 limit	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	Not available	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	Optional - £100,000 limit, options to increase	Optional - £100,000 limit, options to increase
Reputational Risks	Optional - £50,000 limit libel and slander and £5,000 crisis management. Options to increase	Optional - £50,000 limit libel and slander and £5,000 crisis management. Options to increase	Optional - £100,000 limit libel and slander and £5,000 crisis management. Options to increase