



# Ansvar product and risk appetite guide

This information is for insurance advisors only and is not intended for distribution to the public

**ansvar**<sup>o</sup>

# Ansvar product and risk appetite guide

This guide aims to provide you with an overview of the types of risk Ansvar would consider providing cover for, under our various insurance products.

Ansvar understands the challenges of the charity and community sectors and our policies are designed to reflect the diverse nature of these organisations and their varied insurance needs.

In addition, we provide insurance for small to medium-sized businesses and other organisations.

As this is an ever-evolving document, the information within the guide will be subject to updates. The latest version of this guide can be found on the Ansvar website.



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# Social responsibility

Ansvar have a proud history in the UK and have grown to become one of the UK's leading not-for-profit insurers, providing protection for thousands of charities, voluntary groups and free churches. We are part of the Benefact Group and we're built on the idea that 'better business can better lives'. Each business in our group is a specialist in its field and united by a shared ambition to give back to the communities we support. All of the Benefact Group's available profits are given to charities and good causes, which has made us one of the largest corporate donors in the UK. (according to DSC's 'The guide to UK Company Giving 2021-22'.) By doing business and working with us, our customers, clients and partners make a vital contribution to transforming lives and communities.

## Our claims approach

People only really get to know their insurer when they need to make a claim.

That's why we are dedicated to ensuring the highest levels of customer satisfaction and are proud that over 90% of our customers are very or extremely satisfied.

In the event of a claim, we will work swiftly and will deal with your claim fairly.

We'll also make sure you are updated on the progress of your claim and give you direct access to one of our claims handlers.

## Our claims promise

We're here when you need to make a new claim  
– 24-hours a day, 7 days a week.

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

Our 24-hour claims number is 0345 606 0431.

For enquiries about existing claims, our services are available from Monday to Friday 8am to 6pm.

## Defending your organisation

As a specialist insurer, we know how important it is to safeguard your reputation so we will adopt a pro-active approach to protecting your interests if a third party liability claim is ever filed against your organisation.

## Our products: overview and market position

Prefix	Policy	Market position	Available online
CCP/CCW	Arts and Culture Connect	<p>For charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary and not-for-profit organisations and social enterprises. The organisation must also be one of the following:</p> <ul style="list-style-type: none"> <li>• Art centre</li> <li>• Art club/group/society</li> <li>• Cinema</li> <li>• Concert hall</li> <li>• Drama club/group/society</li> <li>• Gallery</li> <li>• Library</li> <li>• Model village</li> <li>• Museum</li> <li>• Theatre</li> </ul> <p>Key values of the product:</p> <ul style="list-style-type: none"> <li>• Specialist cover for higher value items of fine art and collections.</li> <li>• Clients can select the sections they require, usually with a minimum of either property damage or liability cover, which tailors the policy to suit their specific needs. Package options are also available for the most commonly required sections of cover providing further value.</li> <li>• Access to specialist risk management guidance and support.</li> <li>• 0% Direct Debit instalments are available.</li> <li>• Cover for volunteers under the EL section.</li> <li>• Buildings valuation at no additional cost (subject to underwriting criteria).</li> </ul>	No
BPP	Business	<p>For small businesses and commercial risks based in the UK, including individuals trading in their own name.</p> <p>This product is not available for charitable and voluntary organisations.</p> <p>Key values of the product:</p> <ul style="list-style-type: none"> <li>• Clients can select the sections they require, usually with a minimum of either property damage or liability cover, which tailors the policy to suit their specific needs.</li> <li>• Access to specialist risk management guidance and support.</li> </ul>	No
OFP	Business (Office)	<p>For commercial and professional offices</p> <p>This is not available for service offices, i.e. where the office is for administration of wider business activities and income is not derived from the office activities directly.</p> <p>This product is not available for charitable and voluntary organisations.</p> <p>Key values of the product:</p> <ul style="list-style-type: none"> <li>• This product is based on a standard package, with the option to add additional covers should they be required by the insured. This provides flexibility to tailor the product to the needs of the insured whilst providing the value of package cover.</li> <li>• Access to specialist risk management guidance and support.</li> <li>• Buildings valuation at no additional cost (subject to underwriting criteria).</li> </ul>	No
SKP	Business (Shop)	<p>For shop businesses</p> <p>This product is not available for charitable and voluntary organisations.</p> <p>Key values of the product:</p> <ul style="list-style-type: none"> <li>• This product is based on a standard package, with the option to add additional covers should they be required by the insured. This provides flexibility to tailor the product to the needs of the insured whilst providing the value of package cover.</li> <li>• Access to specialist risk management guidance and support.</li> <li>• Buildings valuation at no additional cost (subject to underwriting criteria).</li> <li>• Cover for volunteers under the EL section</li> </ul>	No

(See appendix 1 for insurances that we do not write)

## Policies overview and market position

Prefix	Policy	Market position	Available online
ACY	Charity and Community	<p>For charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary and not-for-profit organisations and social enterprises.</p> <p>Key values of the product:</p> <ul style="list-style-type: none"> <li>• Clients can select the sections they require, usually with a minimum of either property damage or liability cover, which tailors the policy to suit their specific needs. Package options are also available for the most commonly required sections of cover providing further value.</li> <li>• Access to specialist risk management guidance and support.</li> <li>• 0% Direct Debit instalments are available.</li> <li>• Cover for volunteers under the EL section.</li> <li>• Buildings valuation at no additional cost (subject to underwriting criteria).</li> </ul>	Yes
CHP/ CHW	Church Connect	<p>For Churches that own or lease their own premises</p> <p>Key values of the product:</p> <ul style="list-style-type: none"> <li>• This product is based on a standard package, with the option to add additional covers should they be required by the insured. This provides flexibility to tailor the product to the needs of the insured whilst providing the value of package cover.</li> <li>• Access to specialist risk management guidance and support.</li> <li>• 0% Direct Debit instalments are available.</li> <li>• Cover for volunteers under the EL section.</li> <li>• Buildings valuation at no additional cost (subject to underwriting criteria).</li> </ul>	Yes
CHF/ CFW	Church Fellowship Connect	<p>For churches meeting in hired, rented or loaned premises</p> <p>Key values of the product:</p> <ul style="list-style-type: none"> <li>• This product is based on a standard package, with the option to add additional covers should they be required by the insured. This provides flexibility to tailor the product to the needs of the insured whilst providing the value of package cover.</li> <li>• Access to specialist risk management guidance and support.</li> <li>• 0% Direct Debit instalments are available.</li> <li>• Cover for volunteers under the EL section.</li> </ul>	Yes
ACG	Clubs, Groups and Societies	<p>For not-for-profit or commercial associations or organisations, with a specific membership and dedicated to a particular interest or activity.</p> <p>Key values of the product:</p> <ul style="list-style-type: none"> <li>• All sections of cover are optional which tailors the policy to suit the specific needs of the insured. Package options are also available for the most commonly required sections of cover providing further value.</li> <li>• Access to specialist risk management guidance and support.</li> <li>• 0% Direct Debit instalments are available.</li> <li>• Cover for volunteers under the EL section.</li> <li>• Buildings valuation at no additional cost (subject to underwriting criteria).</li> </ul>	Yes

(See appendix 1 for insurances that we do not write)

## Policies overview and market position

Prefix	Policy	Market position	Available online
EVP/ EVW	Event Connect	<ul style="list-style-type: none"> <li>• For organisations involved in arranging, or exhibiting at, indoor and outdoor events.</li> <li>• This product is not available for:               <ul style="list-style-type: none"> <li>• a) events whose main purpose is to promote, including sale of, alcohol,</li> <li>• b) the organising or marshalling of third-party events.</li> </ul> </li> </ul> <p>Key values of the product:</p> <ul style="list-style-type: none"> <li>• Clients can select the sections they require, with a minimum of public liability cover, which tailors the policy to suit their specific needs.</li> <li>• Access to specialist risk management guidance and support.</li> <li>• Cover for volunteers under the EL section.</li> <li>• Options for a short-term policy to cover single events, or annual policy to cover multiple events, both options including cover for planning meetings and site visits, as well as setting up and dismantling before and after the event itself (policy period must cover these dates too).</li> </ul>	Yes
MPP	Property Owners	<ul style="list-style-type: none"> <li>• For charities, commercial organisations and individuals that own small portfolios of commercial, industrial, residential and retail let property.</li> <li>• This product is not available where the property is occupied by the organisation insuring the premises (own occupied) or where no building cover is required.</li> </ul> <p>Key values of the product:</p> <ul style="list-style-type: none"> <li>• Clients can select the sections they require, with a minimum of property damage cover, which tailors the policy to suit their specific needs.</li> <li>• Access to specialist risk management guidance and support.</li> <li>• Cover for volunteers under the EL section.</li> <li>• Buildings valuation at no additional cost (subject to underwriting criteria).</li> </ul>	No

(See appendix 1 for insurances that we do not write)

## Financial lines

Across most of our product range, we can provide a selection of the following covers for financial lines requirements:

- Cyber,
- Fidelity guarantee,
- Legal expenses,
- Libel and slander,
- Professional indemnity,
- PR crisis communication,
- Reputational risks (libel and slander, PR Crisis and death of a patron),
- Treatment liability and
- Trustees' and directors' indemnity.

Please refer to the 'Cover availability' on page 7-8, of this guide, to find which financial lines covers are available to each of our products.

## Cover availability (charity and faith niches)

Prefix for products			
Arts and Culture Connect	CCP/CCW	Church Connect	CHP/CHW
Charity and Community	ACY	Church Fellowship Connect	CHF/CFW
Clubs, Groups and Societies	ACG	Event Connect	EVP/EVW
Section of cover	Products		
All risks	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW, EVP/EVW		
Buildings	ACY, ACG, CCP/CCW, CHP/CHW		
Business interruption	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW		
Cancellation expenses	EVP/EVW		
Contents	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW		
Cyber	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW		
Employers' liability	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW, EVP/EVW		
Equipment breakdown *computer breakdown cover only	ACY, ACG, CCP/CCW*, CHF/CFW*, CHP/CHW*		
Fidelity guarantee	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW		
Good in transit	ACY, ACG, CCP/CCW		
Hirers liability	ACY, ACG, CCP/CCW, CHP/CHW		
Legal expenses	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW		
Loss of Licence	ACY, ACG, CCP/CCW		
Money	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW, EVP/EVW		
Motor policy compensation	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW		
Personal accident	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW, EVP/EVW		
Professional indemnity	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW		
Property owners' liability * as part of public and products liability	ACY*, ACG*, CCP/CCW, CHP/CHW		
Public and products liability	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW, EVP/EVW		
Reputational risks *PR crisis communication only	ACY, ACG, CCP/CCW*, CHF/CFW*, CHP/CHW*		
Terrorism	ACY, ACG, CCP/CCW, CHP/CHW		
Terrorism (including non-damage BI)	ACY, ACG, CCP/CCW, CHP/CHW		
Trustees' and directors' indemnity	ACY, ACG, CCP/CCW, CHF/CFW, CHP/CHW		



## Cover availability (other commercial business)

Prefix for products		
Business		BPP
Business (office)	OFF	
Business (shop)		SKP
Property Owners	MPP	
Section of cover	Products	
All risks	BPP, OFF, SKP	
Buildings	BPP, OFF, SKP, MPP	
Business interruption *Rental income only	BPP, OFF, SKP, MPP*	
Computer breakdown	BPP, OFF, SKP	
Contents	BPP, OFF, SKP, MPP	
Employers liability	BPP, OFF, SKP, MPP	
Fidelity guarantee	BPP, OFF, SKP	
Goods in transit	BPP, OFF, SKP	
Legal expenses	BPP, OFF, SKP, MPP	
Money	BPP, OFF, SKP	
Personal accident	BPP, OFF, SKP	
Property owners' liability	BPP, OFF, SKP, MPP	
Public and products liability	BPP, OFF, SKP, MPP	
Terrorism	BPP, OFF, SKP, MPP	
Terrorism (including non-damage BI)	BPP, OFF, SKP, MPP	



## Risks or activities within appetite

### Key for risk notes:

- |   |  |
|---|--|
| 1 Check activities endorsement  | 7 Where run by a registered or recognised UK charity                         |
| 2 Not DIY schemes or Time Banks   | 8 Consider if a minor part of overall activities                             |
| 3 Not direct action lobbying, political or activist groups                        | 9 Amateur clubs only   |
| 4 Not personal care work (domiciliary)  | 10 Professional indemnity may be required (Public liability excludes advice) |
| 5 Dependent on fund-raising activities  |  |
| 6 Must be registered with the appropriate regulator (CQC, CSSIW, SCSWIS or NISCC) |  |

Risks or activities within appetite	Risk notes
Addiction rehabilitation centre/work	7; Post treatment only e.g. counselling, therapy and aftercare services; Not accommodation for those with a history of arson, violence or sex offences
Adventure activities	1; Activities to be run by a third party supplier (contingent liability cover only)
Adult education and learning	Excluding use of wood/metalworking powered machinery
Advice centre/service	10
Advocacy	10; Not any legal representation
Aerobics club	
After school club	1; Must be registered with the appropriate regulator where required e.g. OFSTED
Aid agency	Charity and Community only if any work abroad required
Alcohol or tobacco products	8
Alcoholics anonymous/education	Not medical malpractice
Allotment (including an association)	Not tree felling or lopping or use of mechanical earth moving/digging plant
Almshouse	
Angling club	1
Animal charity shop	No cover for injury, death or loss of livestock
Animal owners club	No cover for injury, death or loss of livestock; Not dogs registered under the Dangerous Dogs Act
Archaeological society	Details of any archaeological digs required
Art class	
Art exhibition/gallery	Arts and Culture Connect only; Not commercially run; Specialist cover for fine art and collections on a market or agreed value basis, for either private collections or museum or gallery exhibits; Subject to inventory of items with valuations
Arts centre/arts and music studio	No 'umbrella' cover for artists
Arts teaching	
Art therapy	
Astronomy club	
Athletics club	9
Badminton club	9
Bag packing (fund-raising)	With the supermarket/store's approval
Bed and breakfast	
Befriending service	4
Benevolent fund	
Bible distribution	
Bible or theological college	
Bingo club	

## Risks or activities within appetite

### Key for risk notes:

- |   |  |
|---|--|
| 1 Check activities endorsement  | 7 Where run by a registered or recognised UK charity                         |
| 2 Not DIY schemes or Time Banks   | 8 Consider if a minor part of overall activities                             |
| 3 Not direct action lobbying, political or activist groups                        | 9 Amateur clubs only   |
| 4 Not personal care work (domiciliary)  | 10 Professional indemnity may be required (Public liability excludes advice) |
| 5 Dependent on fund-raising activities  |  |
| 6 Must be registered with the appropriate regulator (CQC, CSSIW, SCSWIS or NISCC) |  |

Risks or activities within appetite	Risk notes
Blind club	
Book club	
Botanical society	No liability for any experimental Genetically Modified (GM) work
Bowls club (indoor or outdoor)	
Brass band	3
Breakfast club	
Bridge club	
Burial ground or graveyard/burial society	
Café & Restaurant	Business (Shop) only; Not takeaways
Camera club	Not any aerial photography; See Specialist work or activities if any UAV/drone is used
Cancer support group	4; Not medical care
Car club	Not motor risks or racing clubs
Careers advice service	Not temporary, supply or work placements
Care service (meaning Hospices, Residential homes, Care and nursing homes and Respite care)	6; 7; For the elderly or those with learning disabilities. Also see Day Centre, Sheltered housing and Supported living
Carers support	4; 10
Cat rehoming/cattery/cat welfare	No cover for injury, death or loss of cats
Chamber of trade & commerce	
Chaplaincy	
Charity shop	
Chess club	
Children's club	1
Choir/choral society/singing group	9
Christian band/group	
Christian bookshop	
Christian centre/ministry/organisation	Churches under Church Connect or Church Fellowship Connect only
Church	Not Anglican, Baptist or Methodist Churches; Church Connect or Church Fellowship Connect only
Church manse	Property Owners only
Cinema, theatre or concert hall	Arts and Culture Connect only

## Risks or activities within appetite

### Key for risk notes:

- |   |  |
|---|--|
| 1 Check activities endorsement  | 7 Where run by a registered or recognised UK charity                         |
| 2 Not DIY schemes or Time Banks   | 8 Consider if a minor part of overall activities                             |
| 3 Not direct action lobbying, political or activist groups                        | 9 Amateur clubs only   |
| 4 Not personal care work (domiciliary)  | 10 Professional indemnity may be required (Public liability excludes advice) |
| 5 Dependent on fund-raising activities  |  |
| 6 Must be registered with the appropriate regulator (CQC, CSSIW, SCSWIS or NISCC) |  |

Risks or activities within appetite	Risk notes
City/petting farm	No cover for injury, death or loss of livestock; Subject to animal handling and hygiene practices
Civic society	
Classical music group	
Coffee mornings	
Community action group	1; 2; 3
Community association	1; 2; 3; 5
Community café	Charity and Community if run as a registered or recognised UK charity
Community centre	Not ex-local authority run leisure centres
Community gardening	Not tree felling or lopping or use of mechanical earth moving/digging plant
Community magazine or newspaper	3
Community partnership	1; 2; 3; 4
Community radio	
Community transport	Not motor or motor trade risks; Not patient transport services
Community work	2; 4; Details of work required
Computer specialist	No installation work (hardware/software)
Conference centre	
Cookery classes	
Counselling service	10; Not pre-abortion counselling
Craft club	
Crazy golf	
Cricket club	9
Crime prevention/security advice	Not installation of alarms or locks
Cultural group/school	
Cycle club	9; Normal road cycling (not BMX, off road cycling or racing)
Dance club/group	9; Cultural or group dancing; Not discos or raves
Darby & Joan club	
Day centre (including personal care if provided)	6 (if providing personal care or if regional authorities require registration); 7
Deaf/hard of hearing club	
Disabled club	
Domino club	
Drama group	9

## Risks or activities within appetite

### Key for risk notes:

- |   |  |
|---|--|
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| 2 Not DIY schemes or Time Banks   | 8 Consider if a minor part of overall activities                             |
| 3 Not direct action lobbying, political or activist groups                        | 9 Amateur clubs only   |
| 4 Not personal care work (domiciliary)  | 10 Professional indemnity may be required (Public liability excludes advice) |
| 5 Dependent on fund-raising activities  |  |
| 6 Must be registered with the appropriate regulator (CQC, CSSIW, SCSWIS or NISCC) |  |

Risks or activities within appetite	Risk notes
Drop-in centre	10
Drug/alcohol education	10; Not medical malpractice
Drum band	Not sectarian or political
Education/study centre	10; Not private, state or academy schools; For supplementary education
Educational class	10; For supplementary education
Educational support	10
Environmental support group	3; 10; Not water management or any environmental services of a large or industrial scale
Ethnic support group	10
Event organiser	Consider under Event Connect; Not the organising or marshalling of third party events
Faith ministry/organisation	
Fell walking	
Film club	Not R18 certificated
Fine art and collections	Arts and Culture Connect only; Specialist cover for fine art and collections on a market or agreed value basis, for either private collections or museum or gallery exhibits; Subject to inventory of items with valuations
Firework display/pyrotechnics event	1; Not where provided to a third party; Large scale events considered under Event Connect
First aid responder	Not the provision of first aid services away from own premises or to third party events; Not emergency, rescue or patient transport services or blood bikes
First aid training	
Flower club	
Food bank	
Forts	Not offshore
Friendship club	2; 4
Friends support group	1; 10
Fund-raising	1; Not where this is the sole activity for the benefit of a third party
Gallery	Arts and Culture Connect only; Not commercially run; Specialist cover for fine art and collections on a market or agreed value basis, for either private collections or museum or gallery exhibits; Subject to inventory of items with valuations
Gamblers anonymous	
Gardening club	Not tree felling or lopping or use of mechanical earth moving/digging plant
Geological society	
Golf	As an outreach activity for service users; Not golf clubs with/without golf course; Not driving ranges
Greek orthodox church	
Guest house/bed and breakfast/hotel	

## Risks or activities within appetite

### Key for risk notes:

- |   |  |
|---|--|
| 1 Check activities endorsement  | 7 Where run by a registered or recognised UK charity                         |
| 2 Not DIY schemes or Time Banks   | 8 Consider if a minor part of overall activities                             |
| 3 Not direct action lobbying, political or activist groups                        | 9 Amateur clubs only   |
| 4 Not personal care work (domiciliary)  | 10 Professional indemnity may be required (Public liability excludes advice) |
| 5 Dependent on fund-raising activities  |  |
| 6 Must be registered with the appropriate regulator (CQC, CSSIW, SCSWIS or NISCC) |  |

Risks or activities within appetite	Risk notes
Guide dog training service	No cover for injury, death or loss of dogs
Healing ministry	
Hearing aid centre	
Historic site/historical society/local history club	Any excavation work or fine art cover to be referred
Homeless support	10
Homework club	
Horticultural society	Not tree felling or lopping or use of mechanical earth moving/digging plant
Hospice	Nurses issuing repeat prescriptions for pain relief acceptable under Treatment Risk; Refer any nursing staff offering diagnosis or writing prescriptions other than for pain relief
Hospital radio	
Hostel	Subject to type of resident; Not homeless hostels or bail, parole and ex-offenders hostels
Internet café	Charity and Community if run as a registered or recognised UK charity
Job club	Not temporary, supply or work placements
Job/Employment training	10; Safety precautions needed for hazardous trades; Checking of health & safety issues before any work experience placement
Keep fit club	1
Knitting/quilting club	
Landowners	
Language class	
League of friends	1; 5
Lecture club	3
Library	Arts and Culture Connect only; Any fine art cover to be referred
Licensed premises	8
Lighthouse	Land based and non-operational only
Lions club	1; 5
Literary club	3
Literature distribution	3
Lobbying group	By means of negotiation or discussion or lawful demonstration only; Not involving direct action including blockades, property damage, sabotage or acts of violence
Luncheon club	
Majorette band/marching band	Not sectarian or political
Marriage/relationship guidance	10
Masonic hall/lodge	Any fine art or regalia cover to be referred
Meals on wheels	Not motor risks; Any food preparation to be advised to us

## Risks or activities within appetite

### Key for risk notes:

- |   |  |
|---|--|
| 1 Check activities endorsement  | 7 Where run by a registered or recognised UK charity                         |
| 2 Not DIY schemes or Time Banks   | 8 Consider if a minor part of overall activities                             |
| 3 Not direct action lobbying, political or activist groups                        | 9 Amateur clubs only   |
| 4 Not personal care work (domiciliary)  | 10 Professional indemnity may be required (Public liability excludes advice) |
| 5 Dependent on fund-raising activities  |  |
| 6 Must be registered with the appropriate regulator (CQC, CSSIW, SCSWIS or NISCC) |  |

Risks or activities within appetite	Risk notes
Mediation and arbitration service	10
Men's group	2
Mental health support group	4; 10
Military/regimental club or association	Not motor risks; Not any activity that involves the use of any weaponry
Mill	Used as a visitor attraction or museum only
Miniature wargaming club	
Mini golf/pitch and putt	
Missionary society/training	Subject to details of any work abroad
Model club	Refer any unmanned aerial vehicle including unmanned aerial systems and radio controlled helicopters
Model village	
Monument	e.g. cenotaph, war memorial
Montessori education	
Mosque	Charity and Community only
Mother/parent & toddler group	
Museum	Arts and Culture Connect only; Specialist cover for fine art and collections on a market or agreed value basis, for either private collections or museum or gallery exhibits; Subject to inventory of items with valuations
Music society	
Music therapy	
Narcotics anonymous	Not medical malpractice
Needle work club	
Neighbourhood group	2; 4
Netball club	9
Networking	
New age kurling	9
Nursery/playgroup	Must be registered with the appropriate regulator where required e.g. OFSTED
OAP group/pensioners club	2
Observatory	
Office or surgery (commercial)	Business (Office) or Business policy only

## Risks or activities within appetite

### Key for risk notes:

- |   |  |
|---|--|
| 1 Check activities endorsement  | 7 Where run by a registered or recognised UK charity                         |
| 2 Not DIY schemes or Time Banks   | 8 Consider if a minor part of overall activities                             |
| 3 Not direct action lobbying, political or activist groups                        | 9 Amateur clubs only   |
| 4 Not personal care work (domiciliary)  | 10 Professional indemnity may be required (Public liability excludes advice) |
| 5 Dependent on fund-raising activities  |  |
| 6 Must be registered with the appropriate regulator (CQC, CSSIW, SCSWIS or NISCC) |  |

Risks or activities within appetite	Risk notes
Operatic society	
Orchestra	Membership size required; Consider temporary visits overseas for UK residents; Not for famous musicians
Orienteering	
Ornithological society	
Out of school group	Must be registered with the appropriate regulator where required e.g. OFSTED
Parent and toddler group	
Parent support	10
Parent teachers' association	1; 5
Pastoral support	Cover provided as standard under Church Connect and Church Fellowship Connect
Philatelic club	
Photographic society	Not aerial photography; Not a photographic studio
Pipe band	Not sectarian or political
Playgroup/pre-school services	Must be registered with the appropriate regulator where required e.g. OFSTED
Presentation/seminar/talk	3
Preservation society	Mechanical, industrial or cultural; Not inland waterways, canals or boats (unless non-mechanically propelled not exceeding nine metres in length), trains or aircraft
Printing/publishing	Own literature only
Professional body	
Property owner	Property Owners only; For buildings with/without land
Rambling club	
Reading room	
Re-enactment society	No use of gunpowder or any weaponry
Religious camp/event	
Religious centre	If accommodation provided then Charity and Community only
Remembrance day parade	Not motor risks
Research work	Not the use of animals or biological/chemical/medical/gene manipulation research
Residents association	2
Resource centre	2; 4; 10
Retired service personnel's club	
Retirement Village	7



## Risks or activities within appetite

### Key for risk notes:

- |   |  |
|---|--|
| 1 Check activities endorsement  | 7 Where run by a registered or recognised UK charity                         |
| 2 Not DIY schemes or Time Banks   | 8 Consider if a minor part of overall activities                             |
| 3 Not direct action lobbying, political or activist groups                        | 9 Amateur clubs only   |
| 4 Not personal care work (domiciliary)  | 10 Professional indemnity may be required (Public liability excludes advice) |
| 5 Dependent on fund-raising activities  |  |
| 6 Must be registered with the appropriate regulator (CQC, CSSIW, SCSWIS or NISCC) |  |

Risks or activities within appetite	Risk notes
Retreat centre	7
Road safety awareness group	Not motor risks
Rotary club	1; 5
Round table	1; 5
Running club	9
School holiday club/outreach	1
Scout/girl guide group	Liabilities to be covered by national movement
Sea safety organisation	Not marine insurance
Self-help group	2
Seminar/presentation/talk	3
Senior citizens group	
Sewing club	
Sheltered housing	6 (if providing personal care or if regional authorities require registration); 7; Subject to type of resident; Not accommodation for those with a history of arson, violence or sex offences
Shop	Business (Shop) only
Silver band	Not sectarian or political
Singing group/choir	9
Social group	1; 2
Soup kitchen/meals on wheels	Not motor or motor trade risks
Sports club	1; 9; Not contact sports clubs e.g. rugby; Refer depending on sport
Squash club	9
Static aviation, marine, motor or train exhibits	Where operated as a visitor attraction only; Ships and vessels must be land based or in dry dock
Student organisation	3
Student support group	10; Not the provision of any accommodation
Support group	4; 10
Supported living	6 (if providing personal care or if regional authorities require registration); 7; Subject to type of resident; Not accommodation for those with a history of arson, violence or sex offences
Swimming club	9
Synagogue	Charity and Community only
Table tennis club	9

## Risks or activities within appetite

### Key for risk notes:

- |   |  |
|---|--|
| 1 Check activities endorsement  | 7 Where run by a registered or recognised UK charity                         |
| 2 Not DIY schemes or Time Banks   | 8 Consider if a minor part of overall activities                             |
| 3 Not direct action lobbying, political or activist groups                        | 9 Amateur clubs only   |
| 4 Not personal care work (domiciliary)  | 10 Professional indemnity may be required (Public liability excludes advice) |
| 5 Dependent on fund-raising activities  |  |
| 6 Must be registered with the appropriate regulator (CQC, CSSIW, SCSWIS or NISCC) |  |

Risks or activities within appetite	Risk notes
Tai chi	9; Not fighting or unarmed combat or use of weaponry
Talking newspaper	
Talk/presentation/seminar	3
Temperance organisation	
Temple	Charity and Community only; Buddhist, Hindu, Sikh
Temporary visits overseas	For UK residents only; Travel to any country(ies) must not be against the advice of the Foreign and Commonwealth Office; Subject to nature of activities
Tenants association	1; 2; 4
Theatre or theatre group	Arts and Culture Connect only
Theological college	
Town twinning	Not the provision of any accommodation
Training organisation	10
Translation service	10
Treatment/complementary therapy	7; Subject to type of treatment/complementary therapy
Umbrella organisation	Excluding liability for associated individuals, groups or organisations
Village hall	
Voluntary neighbourhood transport service	Not motor or motor trade risks
Warehousing	Subject to occupation/trade
Wildlife centre/conservation	1
Women's group	2
Women's Institute (WI)	
Writing group	3
YMCA/YWCA	
Yoga club	
Youth centre/club/outreach service/work	1
Youth organisation	Provided not part of a national body e.g. Scouts
Youth support group	1; 10

## Specialist work or activities

The following are within appetite but may be subject to certain underwriting criteria. Please refer to our underwriters for any assistance.

### Key for risk notes:

- |  |   |
|--|---|
| 1 Check activities endorsement   | 7 Where run by a registered or recognised UK charity                            |
| 2 Not DIY schemes or Time Banks  | 8 Consider if a minor part of overall activities                                |
| 3 Not direct action lobbying, political or activist groups                           | 9 Amateur clubs only  |
| 4 Not personal care work (domiciliary)   | 10 Professional indemnity may be required<br>(Public liability excludes advice) |
| 5 Dependent on fund-raising activities   |   |
| 6 Must be registered with the appropriate regulator<br>(CQC, CSSIW, SCSWIS or NISCC) |   |

Specialist work or activity	Risk notes
Activist/political group/animal rights	By means of negotiation or discussion or lawful demonstration only; Not involving direct action including blockades, property damage, sabotage or acts of violence
Animal hospital/protection society/sanctuary	No cover for injury, death or loss of livestock; Not dogs registered under the Dangerous Dogs Act; Not animal rides
Archery club	9; All instructors must be Archery GB qualified
Care service (meaning Hospices, Residential homes, Care and nursing homes and respite care) not for the elderly or those with learning disabilities	6; 7
Chainsaw	8
Dog kennel/dog rehoming/dog welfare	No dangerous dogs (as defined within the Dangerous Dogs Act); No cover for injury, death or loss of dogs; Not animal accommodation at homes of volunteers or employees
Dog training	As shown in Dog kennel/dog rehoming/dog welfare; Guide dog training only
Domiciliary care (homecare)	7; 8
Family centres	7; Subject to type of services provided and nature of the service users
Forest school	8; Not tree climbing
Gymnasium	8; Not Olympic style weightlifting or powerlifting
It's a knock out event	1; 8
Manual work (away from premises)	Subject to type of work undertaken and tools used
Men's sheds	Subject to nature of work undertaken and tools or equipment used
Needle exchange facility	8
Public/commercial car parks	Subject to type of facility, maintenance and management of parking operation
Recycling	8; Small scale risks for collection of goods only and do not require any industrial processes or waste disposal; Not recycling for scrap value; See page 19 for declined recycling risks
Scaffolding	Consider for own premises maintenance work; Must be professionally erected by a contractor
Special school including residential (for those with learning, communication, physical, emotional, or behavioural disabilities)	7; Not secure units or treatment of serious mental illness; Accommodation beyond term time is acceptable providing regulated by the CQC and OFSTED
Tower scaffolding	Consider for own premises maintenance work
Tree felling/tree management	8; On own premises only; Refer any work away from the premises
Unmanned aerial vehicles (UAV)/drones'	8; Being any unmanned aerial vehicle including unmanned aerial systems and radio-controlled helicopters; Subject to specification of UAV/drone including weight, if fitted with a camera and whether powered by battery or liquid fuel; Use/purpose of UAV/drone, height and distance of operation; Permission required from the Civil Aviation Authority
Volunteer placement	Contract of employment to be provided by organisation receiving volunteer
Wood/metalworking powered machinery	8; Subject to suitable experience/supervision
Working with heat/welding	No heat application work/welding away from premises

## Risks or activities normally outside of appetite

The following are normally outside our appetite:

Abattoir	Fund-raising for the sole activity for the benefit of a third party
Activist/political group (involving direct action including blockades, non-lawful demonstration, property damage, sabotage or acts of violence)	Furrier
Activity/adventure centre (indoor or outdoor)	Golf club with/without golf course
Addiction treatment centre/work	Gymkhana
Adult placement agency/shared lives	Gymnastics club
Agricultural contractor	Hire shop
Amusement arcade/motorised fairground rides	Homeless hostel, bail hostel or night shelter
Antique dealer/exhibitor	Hospital or clinic
Art dealer	Host families
Auction house	Housing association
Bailiff/debt recovery	Industrial, manufacturing or construction risks
Bonfire society	Jeweller
Bookmaker/betting shop/turf accountant	Kitchen/bathroom installation
Boxing/kick boxing club	Launderette/dry cleaner
Bubble football	Leisure trust
Building & allied trades	Market trader
Carnival	Martial Arts (e.g. judo, karate)
Children's home	Medical products
Computer/audio & visual/camera shop	Modelling/escort agency
Corporate golf day	Money lender/pawnbroker
Council (county, district and parish)	Motor cycle/moped/motor accessories shop
Credit agency/credit union	Motor trade
Dangerous animals (e.g. dogs registered under Dangerous Dogs Act)	Nursing/medical/dental care (where own medical or dental practitioners are employed in a professional capacity)
Discotheque/night club	Organisation based overseas or permanent activities overseas
Driving range	Photographic studio
Dyer/cleaner	Political or sectarian band
Employment and Volunteer agency/bureau/centre	Popular music band/group
Environmental services (large/industrial scale)	Preservation work of inland waterways or canals, boats (unless non-mechanically propelled not exceeding nine metres in length), trains or aircraft
Event organiser or marshalling for a third party	Private detective/investigator
Farm (other than city or petting farms)	Property developer
Film club (R18 certificated)	Recycling (of any white goods, gas appliances or double glazing units/doors or any large scale facilities or where recycling for scrap value)
Fire walking	Re-enactment society (that involves the use of gunpowder or weaponry)
First aid services away from own premises or to third party events or any emergency, rescue or patient transport services or blood bikes	Refuge centre
Flying club/gliding club	Refugee accommodation centre
Food/drink manufacturer	Research work (use of animals or biological/chemical/medical/gene manipulation research)
Fostering/adoption agency	Residential care facility (including secure units and treatment of serious mental illness)

## Risks or activities normally outside of appetite

The following are normally outside our appetite:

Riding establishment	Time bank/DIY scheme
Safari park	Tobacconist
Rifle/pistol club/gun shop	Trade union
School (private, state or academy) other than special schools	Train/railway operator
Sea life centre	Travel agent/tour operator
Second-hand dealer (other than charity shops)	Unoccupied property
Stamp/coin dealer	Water management
Static caravan site	Work or adult placement agency
Taxi-cab office/private hire office	Zoo

## Professional Indemnity and Trustees' and Directors' Indemnity risks normally outside of appetite

The highest indemnity limit we can provide for each cover is £5,000,000.

The following types of organisation or business are normally outside our appetite:

Accreditation, Regulatory or similar body	IT consultant
Broadcaster (other than community or hospital radio)	Non-UK domiciled risk
Broker	Pension fund
Children's home	Printer or publisher (other than general literature relating to the charity)
Family trust fund, pension fund or investment fund	Professions such as a solicitor, accountant, architect, surveyor, construction or engineer
Financial, legal or business regulated service or financial institution	Public or private listed company
Foster or adoption agency/service	Sole trader or partnership
Hospital, clinic or surgery	

## Appendix 1

### Insurances that we do not write:

- aviation, or
- motor (other than non-Road Traffic Act cover), or
- marine risks (other than the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity).

## Appendix 2

### Endorsement 215 Activities (Public and Products Liability)

If the Public and Products Liability section is operative on our charity or event policies, a standard activities endorsement is added and shown in the policy schedule.

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#### Arts and Culture Connect, Charity and Community, Clubs, Groups and Societies and Event Connect

Endorsement 215: 'Activities' (including contingency extension) is added and shown in the schedule for quotations, new business, renewals and mid-term adjustments.

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#### Church Connect and Church Fellowship Connect

No standard 'Church Activities' endorsement but the brochure contains a helpful guide regarding 'Church Activities' which should be referred to us for terms.

## Appendix 3

# Typical profiles, management and features of good quality risks

The table below provides typical examples of good risk features.

General	Liabilities	Property/Business Interruption
An established organisation that can demonstrate good management	A positive attitude to risk management e.g. there is a Health & Safety policy	A positive attitude to risk management e.g. fire assessments are regularly carried out
Inspections by an official body or regulator graded as 'good' or above	Documented policy to safeguard children and vulnerable adults which is reviewed annually	Single tenure/occupancy and no unoccupied buildings
Written references are taken up for all staff prior to employment commencing	Proactive approach to dealing with near misses, incidents and complaints	Any extraction systems are regularly cleaned and maintained
Good claims experience and evidence of action taken following any previous losses	Managers and supervisors are suitably qualified for their roles	Fire protection in place for any cooking ranges
Financial accounts and returns to any regulatory body are submitted on time	Procedures to ensure activities are supervised and managed by staff or third parties who have suitable qualifications and experience	Internally communicating building areas separated by fire resistant doors (rated 30 minutes or more) and have been fitted with smoke seals
A business continuity plan that is regularly reviewed is in place	The risk of slips and trips is assessed and implemented e.g. use of warning signs	Strict control of hazardous work processes e.g. use of hot work permits
Records of training provided to employees and volunteers are kept	The individual needs of any service users are regularly assessed and reviewed	Appropriate level of security in place for the risk type and location
Staff turnover is low	Hazardous machinery or equipment only used by qualified or properly trained staff	Premises are kept tidy and waste disposal procedures adhered to
		Well maintained buildings and grounds

If you have one of our policies, you have free access to guidance notes and videos to help you manage risks to your organisation. As well as the guidance notes our risk advice telephone line, provided by Ecclesiastical professionals or external specialists, is there to help you on a range of risk management topics. Go to our website at [www.ansvar.co.uk](http://www.ansvar.co.uk).

## Appendix 4

# Technical discounts for good risk management

We are keen to reward those risks that have superior insurance risk features and good risk management practices in place, with a discount off the policy premium. The discount is available on all new business cases and at renewal date for existing business for the following products:

- Arts and Culture Connect
- Business
- Care Home
- Charity and Community
- Church Connect
- Clubs, Groups and Societies

A Risk Management Self-Assessment form is available that outlines the specific features we are interested in and this information is also part of our risk presentation form. Go to our website at [www.ansvar.co.uk](http://www.ansvar.co.uk).



## Appendix 5

# New business presentation forms

We have a range of new business presentation forms to help you in securing the right risk information we need. New business presentation forms are available for:

- Arts and Culture Connect
- Business
- Charity and Community
- Church Connect
- Church Fellowship Connect
- Clubs, Groups and Societies
- Event Connect
- Office
- Property Owners.

Go to our website at [www.ansvar.co.uk](http://www.ansvar.co.uk).

## Appendix 6

# Interest free monthly instalments

Financial pressure is ever-present and to provide a little help, we can offer a monthly payment plan at 0% interest (0% APR) across all of our charity, faith and commercial products.

# The Ansvar product range and risk management advice

We specialise in insurance for the UK not-for-profit sector.

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. Check out our website for information about all of the products we have available.

Our products	Available online
Arts and Culture Connect	No
Business	No
Business (Office)	No
Business (Shop)	No
Charity and Community	Yes
Charity Shop Connect	No
Church Connect	Yes
Church Fellowship Connect	Yes
Clubs, Groups and Societies	Yes
Event Connect	Yes
Property Owners	No

## Risk management advice

If you have one of our policies, you have free access to information on managing risk. We have a whole suite of risk advice sheets on a variety of different topics; from managing the risk of fire or slips and trips to more complex risk management tools.

Visit [www.ansvar.co.uk](http://www.ansvar.co.uk)

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