

Business, Office and Retail

Insurance designed for the SME sector
from ethical businesses to offices and high street retailers



Typically, our appetite includes

Businesses:

- adult education
- cafes, restaurants, catering, sandwich and snack bars (but not takeaway only or any delivery by moped, motorbike or bicycle)
- consultants and trainers
- coffee shops and tea rooms
- dance, drama, and music schools
- dog grooming and dog training
- nutritionists
- speech and language therapists

Offices:

Most offices, such as:

- accountants
- administration and advice
- architects
- bookkeepers
- insurance brokers
- management consultants
- marketing
- solicitors

Retailers:

Most high street shops and retailers, such as:

- book sellers
- butchers
- cards and gifts
- clothes, fashion or fancy dress
- estate agents
- florists
- grocers
- hobbies, crafts, models or toys
- newsagents
- stationers

Risks outside the online eligibility can be considered by contacting one of our underwriters.

Normally outside of appetite

Businesses:

- activity and adventure centres
- allied trades and construction
- camping sites and park homes
- conference and event centres
- couriers and hauliers
- hotels and guest houses
- housing associations
- industrial, manufacturing or large-scale warehouse, wholesale or distribution
- leisure centres
- pubs, clubs and casinos
- recycling on a large-scale or for scrap value
- schools, colleges and universities

Offices:

- call centres
- property management
- serviced offices (where the office is for administration of wider business activities and income is not derived from the office activities directly)
- surgeries and clinics

Retailers:

- antiques
- beauticians, hairdressers, and barbers
- jewellers
- mobile phones
- out of town retail units
- post offices
- stamp or coin collections

Product benefits include

- Liability covers with optional Hirers' liability
- Equipment breakdown as standard (if property damage selected)
- Business interruption includes loss of premises licence or club premises certificate
- Further covers available for: All Risks, Cyber, Fidelity Guarantee, Goods in Transit, Legal expenses, Money, Motor Policy Compensation, Personal Accident, Property Damage, and Terrorism
- Monthly payment plan at 0% interest (0% APR)
- Available on our full cycle [online](#) selling system



Why choose Ansvar?



Part of the Benefact Group

We are proud to be part of the Benefact Group – an international family of specialist financial services companies, owned by a Charity. We have a shared ambition to give back to the communities we support and give all our available profits back to charities and good causes.



Flexible

We're a small, flexible insurer but able to write larger cases and portfolios. We are part of a larger group and have a large insurer's capacity and reinsurance treaty.



Accessible underwriting

For larger risks our team of skilled underwriters are available with direct dial numbers, you won't find us difficult to get hold of.



Online

Our [online](#) selling system provides easy access to light touch, full cycle e-trade products.



Ethical

Operating to the highest ethical principles that are clearly defined and stringently applied to all aspects of our business.



Financially secure

Our current AM Best rating is 'A' (Excellent) and Standard and Poor's is 'A-' proving our financial strength.



Claims experience

Our claims and surveying teams are all in-house, and like our underwriters, are chosen for their knowledge and expertise in the sector. We use licensed loss adjusters specialising in the Third Sector to ensure we offer you the best service after a loss.



Well-established

We are a long-established charity and faith specialist, trading for over 60 years in the UK.

ansvar^o

www.ansvar.co.uk


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Proudly part of the Benefact Group – specialist financial services companies built to make a difference.

Ansvar Insurance

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