



Care and Welfare

Brochure

Protecting your community.
Insuring your future.

ansvar 

We have designed Care and Welfare especially for care homes, wraparound childcare and providers of care-related services.



Care and Welfare

The policy summary shows the main features and exclusions of the policy – it does not provide all the terms, conditions and exclusions that are in the policy wording. You can ask us for a copy of this. We have also included extra information that may help you.

Your activities

We can meet the insurance needs of your organisation for the following activities.

- Office and administration work and storing your property
- Attending trade shows, exhibitions, conferences, meetings and seminars
- Firework displays and bonfire events, as long as no more than 100 people will be attending
- Fundraising events (other than firework displays or bonfire events), as long as no more than 1,000 people will be attending
- Recreational activities, such as sports, games and hobbies
- Providing care services and selling goods (including second-hand goods) as a part of the above activities and for the benefit of your organisation

We will provide cover for all these activities unless the policy summary says that a particular activity is not covered.

If you need cover for any extra, excluded or similar activities, we may be able to provide cover if you give us details of the activities. If you are not sure whether an event or activity is covered or can be covered, speak to your insurance advisor or us.

Fair presentation guarantee

You must make a 'fair presentation of risk'. We will consider you to have made a fair presentation of risk if:

- you have completed the 'online' questions accurately and honestly, and
- any assumptions on the Statement of Fact have been checked by your insurance advisor and are correct.

About Ansvar

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. As the UK's third largest corporate donor (according to 'The guide to UK Company Giving 2022–23'), the Benefact Group have donated over £100 million to charity since 2016. Our ambition is to be the top corporate donor and we are aiming to reach our target of £250 million by 2025, helping millions of people in the process.

By doing business and working with us, our customers, clients and partners make a vital contribution to transforming lives and communities.

If you would like this booklet in large print, Braille, or on audio tape or compact disc, please call us on 0345 60 20 999. You can also tell us if you would like to receive all documents in another format.



Choice of cover

Increasing responsibilities placed on organisations bring more chance of loss, damage or injury.

You should get advice about the insurance cover your organisation needs from an insurance advisor.

Care and Welfare offers you the choice of selecting the sections of cover you want.

Tax

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

Instalments

You can pay the premium in monthly instalments as long as you meet our minimum level of premium for this facility. You will need to fill in an instalment form and we will make the necessary arrangements with your bank or building society.

When discounts are available

- If you have a satisfactory claims history.
- If you have good working practices which help reduce the risk of loss, damage or injury.
- If you chose to have an additional voluntary excess under the property damage section.

Helplines

Available 24 hours a day, 365 days a year

- Counselling
- Emergency assistance
- Emergency glass replacement
- Eurolaw commercial legal advice
- Public-relations (PR) crisis advice and help with the media

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

- Risk advice (help in managing or reducing the risk of loss, damage or liability)
- Tax advice (commercial)

Index-linking

Each month we automatically increase the sums insured for the property damage and all risks sections, in line with inflation.

We also offer an option to include 'Day one' cover for buildings, which allows you to choose the level of protection (from a set list of percentages) you need against inflation.

Declarations

Before you renew your policy each year, we may send you a declaration form asking for up-to-date information on income and payroll. We will use the information when working out the premium to renew the policy.

Importance of having adequate sums insured

- You should ask your insurance advisor for advice on sums insured and indemnity limits. However, it is your responsibility to make sure that the sums insured are enough.
- If a sum insured is not enough to replace all of the property insured, or the total loss of all income, we may reduce the amount of any claim payment in equal proportion.
- You should regularly review your sums insured even though automatic index-linking applies to the property damage and all risks sections.
- Sums insured should include VAT if this applies.

Settling claims

- If an excess applies to a claim, we will take the amount of the excess from the claim settlement.
- The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless we say otherwise.

Unoccupancy or change in risk

You must tell us as soon as reasonably possible if the buildings:

- are going to be vacant, without tenants, empty or not in use for 30 days or more in a row, or
- need to have structural alterations, major repairs, demolition or construction work carried out.

If this happens, we may:

- cancel the policy from the date of the unoccupancy or alteration, or
- apply special terms or charge an extra premium (or both).

Special requirements

- These are aimed at reducing the risk of loss, damage or liability.
- They only apply if they relate to your property or your activities.
- We may not pay a claim if you fail to keep to a special requirement.
- See the policy wording for full details of the special requirements.

Section of cover	Special requirements	Summary of special requirements
All risks	Trailer security	Fitting security devices and keeping trailers in a locked building or locked compound
Business interruption	Backing up electronic data Monthly statement Loss of licence	Regularly backing up and storing electronic data Record-keeping and storing records Telling us as soon as possible about any circumstances that might affect your licence
Cyber	Protecting data Having software to protect your computer Backing up electronic data Reporting a claim	Following procedures for destroying computer equipment and files Having antivirus software and firewalls on your computers Regularly backing up and storing electronic data Doing what you are expected to do
Equipment breakdown	Backing up electronic data	Regularly backing up and storing electronic data
Fidelity guarantee	Best practice Cheques and electronic payments	Getting written references for new employees Needing two employees to sign cheques or authorise payments
Goods in transit	Overnight security	Keeping unattended vehicles in a guarded security park, locked building or locked yard overnight
Legal expenses	Meeting your responsibilities	Doing what you are expected to do
Money	Record-keeping Security Carrying restrictions Credit cards and debit cards	Record-keeping and storing records Safes and strongrooms being kept locked and keys kept safe Using a given number of people or a security company to carry money Storing credit- and debit-card sales vouchers

Special requirements

Section of cover	Special requirements	Summary of special requirements
Property damage	Minimum security needed (see page 43 for full details)	The security devices needed at your premises for our standard theft insurance cover
	Security devices	Using security devices at your premises and removing keys when buildings are unattended
	Cooking equipment	Cleaning ducting, fitting safety devices and providing fire extinguishers
	Waste materials	Disposing of combustible materials
	Fire-extinguishing equipment	Having fire extinguishers inspected and maintained
	Refrigeration units	Having a maintenance contract for refrigerators over 10 years old
Public and products liability	Safeguarding policy for children or vulnerable adults	You, your employees and professional suppliers keeping to your written protection policy

General exclusions

General exclusions apply to the policy. Exclusions are things that the policy does not cover (unless we say otherwise).

Below we have summarised the most important general exclusions. Full details are given in the policy.

Individual sections of the policy have extra exclusions. Significant exclusions that you should be aware of are also shown in this document. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or is unusual compared to other policies that are available.

Infectious or communicable disease	Loss, damage or liability caused by a disease or virus, or by any action taken to prevent the spread of a disease or virus
Date-related computer failure	Any loss caused by a computer failing to recognise the correct date
Cyber loss (property)	Loss, damage or liability caused by unauthorised access to your computers, including any claim relating to loss of data
Radioactive contamination	Loss of or damage to your property, or your liability for injury, damage or financial loss, caused by radioactive substances or objects, such as nuclear waste or a nuclear weapon
War risks	Loss of or damage to your property, or your liability for injury, damage or financial loss, caused by war, invasion or civil war



Policy summary

Cover under the policy applies within the United Kingdom, the Channel Islands and the Isle of Man only unless we say otherwise.

See the policy wording and your schedule for full details of cover, exclusions, and the general conditions and general exclusions.

Cover under our Care and Welfare policy is provided by Ecclesiastical Insurance Office plc.

Public and products liability

The cover for public liability is provided on a 'costs in addition' basis. This means that, unless we say otherwise, we will pay costs and expenses on top of the indemnity limit specified in the schedule.

Cover	Significant exclusions and limits
<p>Legal liability for injury to the public, or damage to their property, which happens during the period of insurance and in the course of your activities, including specified activities organised, run or supervised by a service provider.</p> <p>(See 'Service providers' activities' on the next page.)</p>	<p>£250 excess for third-party property damage</p> <p>Section limit: £2,000,000 for any one claim for damages:</p> <ul style="list-style-type: none"> • Costs and expenses (other than those for acts of terrorism) will be paid as well as this limit, unless we say otherwise. • This limit includes costs and expenses for acts of terrorism. • For selling and supplying goods, or pollution and contamination, this limit applies to any one period of insurance. • This limit applies to all extensions, unless we say otherwise. (Extension limits are included in, not in addition to, the section limit.) <p>If you choose a higher limit for public and products liability, we will not increase the limit for acts of terrorism higher than £5,000,000.</p> <p>Bodily injury to employees and authorised volunteers arising out of your activities</p> <p>Contractual liability for selling and supplying goods, or for any contract work you carry out</p> <p>Loss, damage, cost or expense resulting from loss of data</p> <p>Medical, surgical, dental, pharmaceutical or therapeutic products</p> <p>Mobility equipment hired or loaned out by you (other than products liability)</p> <p>Offshore activities</p> <p>Products sold or supplied to the United States of America or Canada</p> <p>Professional advice, error or services</p> <p>Property being worked on</p> <p>Terrorism at sports stadiums, exhibitions, theatres, music venues or any events organised by you where more than 15,000 people may attend at any one time</p> <p>Treatment other than first aid</p> <p>Using mechanically propelled vehicles for which you need compulsory insurance</p> <p>Using watercraft (other than non-mechanically propelled craft under nine metres long) and craft designed to travel through air or space</p> <p>Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer</p> <p>Specified activities shown (on the next page).</p>

Public and products liability

a) We will not cover the following activities.

- i. Abseiling, aerial activities of any kind, American football or Australian rules football, climbing where you need to use your hands as well as feet (other than children's playground equipment), fire walking, firework displays or bonfire events organised or run by professional suppliers, glacier walking or trekking, Gaelic football, gorge walking and similar, gymnastics, horse, pony or donkey riding of any kind, martial arts or fighting sports of any kind, Olympic-style weightlifting, parkour or free-running, powerlifting, professional sport of any kind, racing or time trials (other than on foot), rugby, tree climbing and underground activities of any kind including caving and potholing
- ii. Football if:
 - your football team is taking part in a league system (including official training and practice sessions), or
 - you manage, control or organise a football league system
- iii. Water activities (other than swimming, snorkelling, surfing, windsurfing, or using non-mechanically propelled watercraft under nine metres long while operated on inland waterways or within three miles of the coast, as long as they are not used in any white-water activity)

b) We will not cover any activity that involves using the following.

Airborne lanterns, bicycles other than for normal road use, cables or wires, elastic ropes, fireworks or explosive items (other than for firework and bonfire events where no more than 100 people will attend at any one time), land, kite or fly boards of any kind, land, sand or ice yachts of any kind, motorised fairground rides, roller blades, sandboards, segways, skates, skateboards or hoverboards, skis, sleds, snowboards, snow tubes of any kind, toboggans, water-based play inflatables and weaponry

c) We will not cover any activity that involves you or any person entitled to cover under this section, owning, possessing or using any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped, or
- trailer used for carrying people (whether paying a fare or not) which you do not need compulsory motor insurance or security for.

Service providers' activities

We will give you automatic cover for the following activities organised, run and supervised by independent contractors.

Abseiling, aerial runways, air-rifle shooting, archery, assault courses, BMX riding, clay-pigeon shooting, climbing wall, climbing with ropes, dry-slope skiing or boarding, go-karting, gymnastics, horse, pony or donkey riding, ice skating, inflatable play equipment, javelin throwing, land, kite or fly surfing or boarding, land, sand or ice yachting, motorised fairground rides, Olympic-style weightlifting, paint-balling, powerlifting, roller blading, roller skating, rope courses, skateboarding, zip wires and zorbing

Public and products liability extensions

All extension limits form part of, and are not in addition to, the section limits, unless we say otherwise.

Cover	Significant exclusions and limits
Indemnity to principals, members and other people	
Cross liabilities (cover for all parties named in the schedule if one makes a claim against another)	The section limit applies in total for all parties named in the policy schedule.
Hired or rented premises	£250 property damage excess Contractual liability
Contingent motor liability (legal liability to a third party for injury and damage when vehicles are not owned by you or your organisation, but are being used on your organisation's behalf by an employee or authorised volunteer)	Damage to the vehicle or its contents Liability to the owner or driver of the vehicle
Legal liability as a result of breaking, or allegedly breaking, data protection law that applies at the time We will also cover past events which you become aware of in the current period of insurance that would have been covered under a previous 'claims made' policy (that is, claims you would have been covered for if they had been discovered and reported to your previous insurer during the previous period of insurance).	The limit is: <ul style="list-style-type: none"> • £1,000,000 in any one period of insurance for damages and costs and expenses following civil action against you, and • £100,000 in any one period of insurance for defence or prosecution costs awarded against you after criminal proceedings. <p>Claims (or notices that may result in a claim) for past events we are not told about within 28 days of you receiving the claim or notice</p> <p>Costs for replacing, reinstating or deleting personal information</p>
Selling or supplying second-hand products	Gas appliances and any other appliances containing or using flammable liquids Electrical appliances that have not been checked by a suitably competent person
Expenses for attending court	£250 a day per person
Defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007	£2,000,000: <ul style="list-style-type: none"> • in any one period of insurance, or • in total, if the employers' liability section also applies, or • in total for all policies we have provided in relation to the same prosecution <p>Costs covered under the legal expenses section or elsewhere</p> <p>Costs of any remedial or publicity orders</p> <p>Deliberate acts or failure to act</p>

Public and products liability extensions

Cover	Significant exclusions and limits
<p>Defence costs for criminal proceedings under the:</p> <ul style="list-style-type: none"> • Health and Safety at Work Act, • Consumer Protection Act, or • Food Safety Act 	<p>£500,000 per claim, and in total for all claims relating to the same prosecution under this extension and the employers' liability section</p> <p>Costs covered elsewhere</p> <p>Deliberate acts or failure to act</p> <p>Fines or penalties</p> <p>Liability for bodily injury or damage to property</p> <p>Any order made under Section 9 of the Food Safety Act, or any regulation made under Section 45 of the Food Safety Act</p>
<p>Your employees' and authorised volunteers' legal liability while they are temporarily outside the United Kingdom, the Channel Islands and the Isle of Man in connection with your activities</p>	<p>£2,000,000 for any one claim</p> <p>Contractual liability</p> <p>Owning, possessing or using powered vehicles</p> <p>Pets, livestock or other animals</p>
<p>Legal liability for injury to the public, or damage to their property, arising:</p> <ul style="list-style-type: none"> • from you owning the buildings or land, or • under Section 3 of the Defective Premises Act 1972, or Section 5 of the Defective Premises Act (Northern Ireland) Order 1975 	<p>Terrorism in connection with any stadiums, exhibitions, theatres, music venues or events where there may be more than 15,000 people attending</p>
<p>Personal liability of residents and staff living at the premises for accidental bodily injury or damage to property, including relating to the use of battery-powered wheelchairs or mobility scooters</p>	<p>£2,000,000 for any one claim</p> <p>Contractual liability</p> <p>Owning, possessing or using powered vehicles other than battery-powered wheelchairs and mobility scooters</p> <p>Pets, livestock or other animals</p>
<p>Legal liability for injury to the public caused by a mistake in the following.</p> <ul style="list-style-type: none"> • providing: <ul style="list-style-type: none"> - medical or dental treatment - nursing care - podiatry or chiropody, or - manicure, massage, hairdressing, waxing or shaving • Supplying or administering medication 	<p>Abuse (verbal, physical, sexual, medical or psychological) and offensive behaviour</p> <p>Bodily injury to employees</p> <p>Medical malpractice</p> <p>Liability covered elsewhere</p>
<p>Your legal liability for damage to residents' property</p>	<p>£1,000 for any one article</p> <p>£10,000 for any motor vehicle, including its contents</p> <p>£25,000 any one claim</p> <p>Contractual liability</p> <p>Loss of money</p> <p>Liability arising from the Hotel Proprietors Act 1956 or similar legislation, unless a copy of the legislation is clearly displayed, and valuables are kept secure in a locked safe</p>

Employers' liability

The cover for employers' liability is provided on a 'costs inclusive' basis. This means that, unless we say otherwise, costs and expenses are included in the indemnity limit specified in the schedule.

Cover	Significant exclusions and limits
Legal liability for injury to employees and authorised volunteers caused during the period of insurance in the course of your activities	<p>Section limit:</p> <p>£10,000,000 for any one claim, including costs and expenses, but reduced to £5,000,000 if terrorism is involved</p> <p>Loss, damage, cost or expense resulting from loss of data</p> <p>Offshore activities</p> <p>Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer</p> <p>Where compulsory motor insurance is needed</p>

Employers' liability extensions

All extension limits include costs and expenses and form part of, and are not in addition to, the section limits.

Cover	Significant exclusions and limits
Indemnity to principals and others	The section limit applies
Unsatisfied court judgements	The section limit applies
Expenses for attending court	£250 a day per person
Defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007	<p>£2,000,000:</p> <ul style="list-style-type: none"> • in any one period of insurance • in total, if the public and products liability section also applies, or • in total for all policies we have provided in relation to the same prosecution <p>Costs covered under the legal expenses section or elsewhere</p> <p>Costs of any remedial or publicity orders</p> <p>Deliberate acts or failure to act</p> <p>Fines or penalties</p>
Defence costs for criminal proceedings under the Health and Safety at Work Act	<p>£500,000 in total for all claims relating to the same prosecution under this extension and the public and products liability section</p> <p>Costs covered elsewhere</p> <p>Deliberate acts or failure to act</p> <p>Fines or penalties</p>

Trustees' and directors' indemnity

This section of cover is on a 'claims made' basis. This means we only provide cover for claims which are discovered, and we are told about, during a current period of insurance.

Cover	Significant exclusions and limits
<p>Claims related to:</p> <ul style="list-style-type: none"> costs and damages for which your trustees, directors or officers are legally responsible due to any 'wrongful act' committed by a trustee, director or officer when performing their role, such as failure to carry out a duty or breaking a trust your legal obligation under your governing documents to cover your trustees, directors or officers your legal liability for a 'wrongful act' of your trustees, directors or officers, as long as you are not an unincorporated association, or legal liability of a trustee, director or officer of yours arising from documents being destroyed, damaged, lost or mislaid 	<p>£250 excess</p> <p>Section limit: £100,000 in any one period of insurance, including costs and expenses</p> <p>£50,000 for loss of or damage to documents</p> <p>Acts of terrorism</p> <p>Bodily injury or damage to property</p> <p>Claims against one of your trustees, directors or officers by someone who is also one of your trustees, directors or officers</p> <p>Contractual liability</p> <p>Criminal or fraudulent acts</p> <p>Employment disputes</p> <p>Failure to carry out your professional duty</p> <p>Failure to maintain insurance</p> <p>Legal action outside the United Kingdom, the Channel Islands, the Isle of Man and the European Union</p> <p>Loss, damage, cost or expense resulting from loss of data</p> <p>Medical malpractice</p> <p>Personal guarantees</p> <p>Reckless or deliberate acts</p> <p>Unauthorised access to your computers, or errors on a computer, failure of a computer or you being unable to use a computer</p>

Trustees' and directors' indemnity extensions

All extension limits include costs and expenses and form part of, and are not in addition to, the section limits.

Cover	Significant exclusions and limits
Costs of representing you at an investigation after proceedings first instigated by the Charity Commission or other regulatory body during the period of insurance	£100,000 in any one period of insurance Costs covered elsewhere
The legal liability of a trustee's husband, wife or civil partner if the trustee's liability is transferred to them by law	The section limit applies
A legal representative's legal liability for a trustee, director or officer	The section limit applies
Cover for retired and former trustees, directors or officers, for up to six years after the cover is cancelled	The section limit applies Liability of the organisation
Legal costs to defend against criminal proceedings arising from a 'wrongful act' resulting in pollution, contamination or seepage	£100,000 in any one period of insurance Damage and clearance costs arising as a result of pollution, contamination or seepage
If this section is cancelled, or we do not invite you to renew cover, as long as you have not replaced the cover with another insurer we will allow a further period of 60 days to report any claims.	The section limit applies
Emergency costs and expenses if you are not able to contact us for permission to pay these costs	10% of the section limit
Expenses for attending court	£250 a day per person

Professional indemnity

This section of cover is on a 'claims made' basis. This means we only provide cover for claims which are discovered, and we are told about, during a current period of insurance.

Cover	Significant exclusions and limits
Cover for claims where you or your employees are legally liable for costs and damages arising from any actual or alleged failure in carrying out specified professional services or failing to carry out your professional duty	<ul style="list-style-type: none">£250 excessSection limit: £100,000 in any one period of insurance, including costs and expensesAbuse (verbal, physical, sexual, medical or psychological) and offensive behaviourActs of terrorismBodily injury or damage to property, unless caused by negligenceClaims against one of your trustees, directors or officers by someone who is also one of your trustees, directors or officersContractual liabilityGoods sold, supplied or worked on by youLoss, damage, cost or expense resulting from loss of dataMedical malpracticeClaims started outside of the UKRegulatory or disciplinary investigations or proceedingsTrading losses or liabilitiesUnauthorised access to your computers, or errors on a computer, failure of a computer or you being unable to use a computer

Professional indemnity extensions

All extension limits include costs and expenses and form part of, and are not in addition to, the section limit.

Cover	Significant exclusions and limits
Expenses for attending court	£250 a day per person
Costs we agree for investigating circumstances which may give rise to a claim	£10,000 in any one period of insurance

Personal accident

Cover	Significant exclusions and limits
<p>We will pay a benefit following an injury caused to you, your employees or authorised volunteers as a result of an accident that happened while working in connection with your activities</p>	<p>People aged under 16 or over 80</p> <p>£10,000 for death</p> <p>£10,000 for permanent total disability, including loss of hands, feet, eyes, hearing or speech</p> <p>£100 a week if aged 16 to 65, or £50 a week if aged 66 to 75, or £25 a week if aged 76 to 80, for temporary total disability lasting up to 104 weeks after the first 14 days</p> <p>£2,500 for any one person for medical and dental expenses</p> <p>£20 for every 24 hours in hospital, up to £200 for any one person for in-patient hospital treatment</p> <p>The first 14 days of temporary total disability</p> <p>Chemical, biological or nuclear terrorist act</p> <p>Illness or disease</p> <p>Psychological or psychiatric conditions</p> <p>Repetitive strain injuries</p> <p>Serving in the armed forces</p> <p>Specified sport and hazardous activities: abseiling, aqualung diving, boxing, cliff or rock climbing, earth balling, elastic rope sports or activities, firework displays, flying (except as a fare-paying passenger), football, hang-gliding, horse riding, hunting, martial arts, motorcycling, motor scootering, mountaineering, parachuting, polo, potholing, professional sport of any kind, racing (except on foot), rugby, water activities (except swimming), winter sports (including dry-slope skiing) and wrestling</p> <p>Using powered woodworking machinery (except for hand tools), scaffolding (other than tower scaffolding) or chainsaws</p>

Personal accident extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Your property and the property of your partners, directors, employees and authorised volunteers	£500 for any one claim, and in total for any one person
Death benefit if you or any of your partners, directors, employees or authorised volunteers disappear for more than a year and are believed to have died	We will ask you to pay back the death benefit if the missing person is found to be alive.

Fidelity guarantee

This section of cover is on a 'claims made' basis. This means we only provide cover for claims which are discovered, and we are told about, during a current period of insurance.

Cover	Significant exclusions and limits
Claims made in any one period of insurance for loss of money or property due to the dishonest or fraudulent behaviour of a director, employee or authorised volunteer	<p>£250 excess</p> <p>Section limit: £5,000 in any one period of insurance, including auditors' fees for working out the amount of any loss</p> <p>Consequential loss</p> <p>Fraud committed by a director, employee or authorised volunteer while being forced or threatened by another person</p> <p>Loss which happens before you take out the policy</p> <p>Loss where another part of your organisation benefits from the loss</p> <p>Theft of:</p> <ul style="list-style-type: none">• 'intangible' property such as information on goods, trade secrets, intellectual property, copyright, patent, trademark or design, or• electronic money that is not issued by a central bank

Reputational risks

(If bad publicity such as accusations of behaviour that is morally or legally wrong, or physical or psychological abuse, affects your organisation, you should appoint a suitable person to act as a 'crisis co-ordinator'. This person will be responsible for dealing with enquiries about the bad publicity and will be the person we deal with.)

Cover	Significant exclusions and limits
<p>Claims against you for libel and slander, defamation, and slander of title to goods (in other words, who legally owns the goods)</p>	<p>£250 excess</p> <p>£100,000 in any one period of insurance, including costs and expenses</p> <p>No more than £20,000 (20% of the indemnity limit) for claims arising from statements in an electronic format</p> <p>Action in courts outside of the United Kingdom, the Channel Islands and the Isle of Man</p> <p>Claims made against one of your directors or officers by someone who is also one of your directors or officers</p> <p>Malicious, harmful or damaging statements which are untrue</p>
<p>Expenses for marketing and public-relations specialists chosen by us, or approved by our chosen service provider, to protect or restore your reputation or confidence in your activities following any incident of bad publicity about your organisation, anywhere in the world</p>	<p>£250 excess</p> <p>The selected sum insured for all claims in any one period of insurance, which includes £2,000 for any claim due to a virus, hacking or denial-of-service attack to computer systems</p> <p>Publicity originating from or approved by you, or on your own interactive forums or websites</p> <p>Publicity relating to products</p>
<p>Loss of income, including extra expenses needed to prevent a loss of income, after a patron of your organisation:</p> <ul style="list-style-type: none"> • dies before the age of 70, or • is the subject of a criminal investigation 	<p>£25,000 in any one period of insurance, for up to three months after the event</p> <p>Loss after the organisation is wound up or permanently discontinued</p>

Legal expenses

DAS Legal Expenses Insurance Company Limited (DAS) manage claims under this section

Cover	Significant exclusions and limits
Legal costs or expenses (including compensation where stated) we have agreed to for the insured incidents	<p>Section limit: £250,000 for all claims resulting from one or more events arising at the same time or from the same cause This applies to all insured incidents, including any compensation you must pay.</p> <p>Up to £1,000,000 in total for all employment compensation we accept a claim for in any one period of insurance</p> <p>Applies to all insured incidents:</p> <p>Any compensation (other than employment compensation awards or legal costs after a civil action by an individual relating to data-protection law)</p> <p>Copyrights, trademarks, intellectual property or confidentiality agreements</p> <p>Fines, penalties or damages</p> <p>Franchise or agency agreements</p> <p>Legal action without our agreement</p> <p>If you are bankrupt or you become bankrupt at the start of or during a claim</p>

Legal expenses – insured incidents

Cover	Significant exclusions and limits
<p>Employment disputes</p> <p>Defending your legal rights:</p> <ul style="list-style-type: none"> • in order to prevent legal proceedings after you have dismissed an employee or an employee has asked Advisory, Conciliation and Arbitration Service (ACAS) to start the Early Conciliation procedure • in any unfair-dismissal dispute under the ACAS Arbitration Scheme, or • in legal proceedings for a dispute relating to a contract of employment with you, or you allegedly breaking employment law 	<p>Internal disciplinary or grievance procedures</p> <p>Personal injury or damage to property</p> <p>Transfer of business falling within Transfer of Undertakings (Protection of Employment) regulations</p>
<p>Employment compensation</p> <p>If we accept a claim for an employment dispute:</p> <ul style="list-style-type: none"> • any basic award (an amount you get paid if an employment tribunal rules you have been unfairly dismissed), and any compensatory award (an amount to compensate you for the actual money you have lost as a result of losing your job), or • an order for compensation or damages, if you have broken employment law 	<p>Failure to provide records under laws on minimum wage</p> <p>Dismissals for health-and-safety reasons under Section 44 of the Employment Rights Act 1996</p> <p>Paternity, parental or adoption rights</p> <p>Pregnancy or maternity rights</p> <p>Settlements following the ACAS Early Conciliation procedure</p> <p>Trade-union activities, membership or non-membership</p>
<p>Employee civil legal defence</p> <p>Defending an employee's legal rights if civil action arising from their work is taken against them:</p> <ul style="list-style-type: none"> • for unlawful discrimination, or • as trustee of a pension fund for your employees 	
<p>Service occupancy</p> <p>Pursuing a dispute with an employee to take back possession of your premises</p>	<p>Defending your legal rights, other than defending a counterclaim</p>

Legal expenses – insured incidents

Cover	Significant exclusions and limits
<p>Legal defence Defending your or your employees' legal rights:</p> <ul style="list-style-type: none"> • before legal proceedings are issued (when dealing with the police or any other authority investigating whether a criminal offence has been committed in connection with your activities) • in a criminal prosecution arising in connection with your activities • in a civil action for compensation under data-protection law that applies at the time, including paying any compensation awarded to an individual • throughout a formal investigation carried out by any relevant authority, or • in appealing against the terms of any statutory notice which affects your activities <p>Defending your legal rights after civil action for wrongful arrest for theft during the period of insurance</p> <p>Costs relating to jury service and attending court, up to the net salary or wages for the time away from work less any amount paid by the court or tribunal</p> <p>Cover (except for statutory notice appeals) also applies in the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.</p>	<p>Compensation awarded to a data controller (a person or organisation responsible for how and why personal information is collected, used and held) or data processor (a person or organisation responsible, on behalf of the data controller, for processing personal information)</p> <p>Criminal investigations or enquiries related to your, or your employees', tax affairs</p> <p>Fines imposed by the Information Commissioner or any other regulatory or criminal body</p> <p>Loss, alteration, corruption or distortion of personal information, or damage to personal information, as a result of cyber-related incidents such as hacking or viruses</p> <p>Parking offences</p> <p>Claims relating to any statutory notice issued by a regulatory or governing body</p> <p>Any jury service or court-attendance costs that cannot be proved</p>
<p>Statutory licence appeal Appealing to the relevant authority following a decision to suspend, refuse to renew or alter the terms of a licence, or to cancel a licence or compulsory registration</p>	<p>Owning, driving or using motor vehicles</p>
<p>Contract disputes A contractual dispute over buying, hiring, selling or providing goods or services</p>	<p>£500 excess, if the amount in dispute is more than £5,000</p> <p>Amount in dispute under £250 including VAT</p> <p>Computer hardware, software systems or services</p> <p>Disputes for money owed after 90 days of a debt being due</p> <p>Employment contracts</p> <p>Loans, mortgages, pensions, guarantees or any other financial products</p> <p>Motor vehicles</p> <p>Any dispute over:</p> <ul style="list-style-type: none"> • the sale or purchase of land or buildings • the terms of a lease for land or buildings, or • a licence for or tenancy of land or buildings

Legal expenses – insured incidents

Cover	Significant exclusions and limits
<p>Debt recovery A dispute over recovering money from selling or providing goods or services</p>	<p>Claims after 90 days of the debt being due Computer hardware, software systems or services Debts bought from someone else Debts under £250 including VAT Disputes where the other party implies that a defence exists Loans, mortgages, pensions, guarantees or any other financial products Motor vehicles Any dispute over:</p> <ul style="list-style-type: none"> • the sale or purchase of land or buildings • the terms of a lease for land or buildings, or • a licence for or tenancy of land or buildings
<p>Property protection A civil dispute relating to your property, or property which you are responsible for, following any event which causes damage to that property, or a legal nuisance or trespass</p>	<p>Contract disputes Defending your legal rights, other than defending a counterclaim Enforcing a legal property agreement Goods being transported or on loan or hire Motor vehicles</p>
<p>Personal injury Your employees' (and their family members') legal rights following a specific or sudden accident that causes their death or bodily injury Cover also applies in the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.</p>	<p>Clinical negligence Defending your legal rights or your employees' and their family members' legal rights, other than defending a counterclaim Illness or injury that happens gradually Psychological injury or mental illness, unless the condition follows a specific or sudden accident that has caused a physical bodily injury</p>
<p>Tax protection Negotiating for you in:</p> <ul style="list-style-type: none"> • tax enquiries by HM Revenue & Customs • Charity Commission enquiries into your business accounts • employer compliance disputes with HM Revenue & Customs concerning Pay As You Earn, social security, construction industry or IR35 legislation and regulations, or • VAT disputes with HM Revenue & Customs 	<p>Dishonest or alleged criminal offences Failure to register for VAT or Pay As You Earn Import or excise duties Tax-avoidance schemes</p>

Notes

- You must let DAS know about any problems straight away. They may not provide cover if you have tried to deal with matters on your own.
- For civil cases (except for insured incidents relating to employment disputes, compensation awards and legal defence), cover depends on a 'reasonable prospects of success' clause, meaning that it must be more likely than not that you would make a successful defence, recover damages or achieve a legal remedy that DAS have agreed to.
- For criminal cases, there is no requirement for there to be 'reasonable prospects of success', other than for appeals.
- Reasonable prospects would be considered as a 51% or better chance of success and would be assessed by a law firm, barristers' chambers or tax expert DAS choose according to their standard terms of appointment.

Cyber

This section of cover is on a 'claims made' basis. This means we only provide cover for claims which are discovered, and we are told about, during a current period of insurance.

Cover	Significant exclusions and limits
Damages, costs and expenses agreed by us for the insured events shown below	<p>£500 excess</p> <p>Section limit: £25,000 in any one period of insurance</p> <p>Acts of terrorism</p> <p>Any loss of income during the first 12 hours following an insured event</p> <p>Claims brought against you by a company you are a director, officer, partner or employee of or have a financial interest in</p> <p>Cost of correcting any failings in procedures, systems or security</p> <p>Cost of normal maintenance of a computer system</p> <p>Deliberate acts or failures to act</p> <p>Infringement of (breaking, limiting or undermining) any patent</p> <p>Wear and tear</p> <p>Your insolvency or bankruptcy</p>

Cyber - insured events

Cover	Significant exclusions and limits
<p>Cyber liability – claims made in any one period of insurance for damages, costs and expenses arising as a result of:</p> <ul style="list-style-type: none"> • failure to secure, or prevent unauthorised use of or access to, data • unintentionally transmitting a computer virus, or • the content of your website, emails or anything else distributed by your computer system damaging the reputation of others or infringing (breaking, limiting or undermining) intellectual property rights 	

Cyber – insured events

Cover	Significant exclusions and limits
<p>Data-breach expense – if you failed to keep to your data-privacy obligations, any costs for:</p> <ul style="list-style-type: none"> • hiring information-technology specialists to investigate the cause of the failure and tell you how to respond • informing customers and the data-privacy regulator • providing customers or others who have been affected with help relating to their credit records and identity theft, and providing a helpline to respond to queries where the failure relates to personal information (these services are provided for up to 12 months), and • public-relations and crisis-management expertise 	
<p>Computer system – any costs of:</p> <ul style="list-style-type: none"> • investigating and repairing damage to your computer system, or a computer system you have hired under a contract, and • restoring data following loss or corruption of data, damage to websites, damage caused by viruses or hacking, including: <ul style="list-style-type: none"> – additional costs to prevent or reduce the disruption to your computer system, and – loss of your income for up to 12 months 	<p>Failure or interruption of any electricity-supply network or telecommunication network which you do not own or operate</p> <p>The data's value to you</p>
<p>Cybercrime – financial loss as a result of the following.</p> <p>Hacking that leads to data in your computer system (or the computer system of a provider under a contract to perform a service on your behalf) being fraudulently input or changed, if this leads to:</p> <ul style="list-style-type: none"> • money being taken from your accounts • goods, services or property being transferred, or • credit being taken out in your name <p>You transferring money to someone else because of a fraudulent email or electronic message</p> <p>We will also pay the costs:</p> <ul style="list-style-type: none"> • of proving such transactions, contracts or agreements were entered into fraudulently • that were added to your telephone bill following hacking of your computer system, and • of specialist support to help you respond to a threat of cyber extortion (including, if we agree in writing, paying a ransom demand), as long as you can prove that it is not a hoax and you have reported the matter to the police. 	<p>Any financial loss resulting from actual or alleged fraudulent use of credit cards or debit cards</p> <p>Hacking by an employee</p> <p>Any fraudulent application for credit, or someone using false details to apply for credit with you</p>

Cyber extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Costs we agree for removing viruses from your computer system, whether or not they have caused damage to your computer system, and hiring professional consultants to tell you how to prevent viruses or hacking	£15,000 in any one period of insurance
Costs for a security audit of your computer system following a valid data-breach claim	£15,000 in any one period of insurance
Investigation costs for repairing, replacing or restoring your computer equipment following a valid cyber claim	£15,000 in any one period of insurance
Costs we agree to prevent or reduce actual or expected damage to computer systems or loss of income	£15,000 in any one period of insurance Costs greater than the amount of damage and loss of income
Costs of temporary repairs, fast-tracking a permanent repair, replacement or restoration, if we have accepted a claim for damage to your computer system	£15,000 in any one period of insurance
Costs of temporary repairs, fast-tracking a permanent repair, replacement or restoration, if we have accepted a claim for damage to your computer system	£15,000 in any one period of insurance
Following a claim against you, resulting from you failing to keep to your data-privacy obligations, we will pay under cyber liability cover for: <ul style="list-style-type: none"> • fines and penalties, and • agreed damages you have to pay under a contract. 	£15,000 in any one period of insurance Any fines or penalties which you cannot insure against by law

All risks

Cover	Significant exclusions and limits
<p>Any loss of or damage to your specified or unspecified property, within the geographical limits you chose</p> <p>Any cover provided for marquees, tents, inflatables, sports equipment, wind turbines, solar panels or photovoltaic panels will be restricted to loss or damage caused by fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, being hit by any aircraft, vehicle, train or animal, riot, civil commotion, storm, flood, and accidental damage caused by falling trees, branches, telegraph poles, lamp posts or pylons.</p>	<p>£100 excess</p> <p>£250 theft excess for property in trailers</p> <p>The selected:</p> <ul style="list-style-type: none"> • item limit for unspecified property, and • total sum insured for specified or unspecified property <p>Faulty workmanship or loss or damage from cleaning, altering or renovating property</p> <p>Property from soft-topped, soft-sided, open-topped or open-sided trailers</p> <p>Property from unattended motor vehicles, unless the property was hidden and the vehicle locked</p> <p>Subsidence, heave or landslip</p> <p>Unexplained disappearance</p> <p>Damage caused by vermin</p> <p>Mechanical or electrical breakdown</p> <p>Wear and tear or damage which happens gradually</p> <p>Damage caused by aircraft travelling faster than the speed of sound</p> <p>Damage caused by the government confiscating property</p>

Money

Cover	Significant exclusions and limits
<p>Damage to:</p> <ul style="list-style-type: none"> crossed cheques, other non-negotiables (financial products which cannot be transferred to another person) and other money the safe or strongroom at the premises or a money-carrying belt or case, if caused by theft or attempted theft, or an employee's clothing and personal belongings, if caused by theft or attempted theft of money 	<p>£100 excess</p> <p>Up to £250,000 for crossed cheques and other non-negotiables</p> <p>Other money limits:</p> <ul style="list-style-type: none"> £5,000 on the premises in a locked safe or strongroom £5,000 on the premises during working hours, when being carried by you or in a bank night safe £5,000 at the home of an authorised employee or authorised volunteer £500 in any other circumstances <p>For any one person:</p> <ul style="list-style-type: none"> up to £500 for clothing and personal belongings, and up to £100 for personal money <p>but no more than £500 in total</p> <p>Clerical errors, unexplained shortage or a business transaction</p> <p>Loss from unattended motor vehicles or money-operated machines</p> <p>Money in the custody of professional carriers</p>

Money extensions

Specified extension limits apply in addition to the section limit.

Cover	Significant exclusions and limits
Misappropriation or theft of money by an employee or authorised volunteer	<p>£2,500 per claim for any one person, £5,000 in any one period of insurance</p> <p>Losses not discovered within 30 days of the event</p>
Death or disability arising from an injury caused during a theft or attempted theft of money	<p>People aged under 16 or over 80</p> <p>The first 14 days of temporary total disability</p> <p>£10,000 for death</p> <p>£10,000 for permanent total disability, including loss of hands, feet, eyes, hearing or speech</p> <p>£100 a week for temporary total disability up to 104 weeks</p> <p>Illness or disease</p>
Specified money limit increased by 100% for two days before and seven days after any fundraising event	
Identity theft and fraudulent use of credit cards, cash cards or debit cards	<ul style="list-style-type: none"> • £1,000 per card account, and • £1,000 for identity theft <p>in any one period of insurance</p> <p>Losses if you fail to keep to the card issuer's terms or fail to report the loss to the police and card issuer within 24 hours of discovering the fraud</p>

Goods in transit

Cover	Significant exclusions and limits
<p>Loss of or damage to your goods while they are:</p> <ul style="list-style-type: none"> • being transported by your vehicles • being sent by parcel service, rail or road haulier, or direct sea ferry • being loaded or unloaded, or • in temporary storage while being transported <p>within the UK or Republic of Ireland</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • damage to the driver's personal belongings • costs of removing debris • costs of moving goods to another vehicle after the carrying vehicle has been damaged by fire or a road traffic accident, and • costs of reloading goods which have fallen from one of your vehicles. 	<p>The selected sum insured, including up to £500 for any one driver's personal belongings</p> <p>£100 excess</p> <p>Computers and associated equipment</p> <p>Theft from unattended vehicles, unless they were locked and the keys removed</p> <p>Unexplained shortages</p> <p>Valuables and money</p> <p>Transporting dangerous goods</p>

Motor policy compensation

Cover	Significant exclusions and limits
<p>Refund of the motor-policy excess, and compensation for losing the no-claims discount, arising as a result of an employee or volunteer authorised by you using their car for you on a voluntary basis</p>	<p>The selected limit per claim for any one authorised driver</p> <p>£1,000 in total for all claims in any one period of insurance for any one authorised driver or motor policyholder</p> <p>Fire or windscreen claims</p>

Property damage

Cover	Significant exclusions and limits
<p>Loss of or damage to buildings, contents and stock (if you have chosen to cover these) caused during the period of insurance by an insured event such as fire, theft, storm, flood, escape of water and being hit by any object or animal</p> <p>Optional cover is available for:</p> <ul style="list-style-type: none"> • accidental damage, and • subsidence, heave or landslip. 	<p>£250 excess for all events and extensions, unless we tell you otherwise</p> <p>£500 excess for damage caused by flood or escape of water to contents in any basement used other than just for storage</p> <p>The selected sums insured, including limits of:</p> <ul style="list-style-type: none"> • £5,000 for any item of antiques, pictures or works of art • £1,000 for any item of jewellery, precious metals or stones • £5,000 for loss of heating oil by theft, attempted theft, or malicious or accidental damage (if you have chosen this cover) • 5% of the contents sum insured for electronic data, and • £20,000 in any one period of insurance for wind turbines, solar panels or photovoltaic panels <p>Damage caused by vermin</p> <p>Mechanical or electrical breakdown</p> <p>Damage caused by storm, flood or escape of water to contents in any basement used just for storage, unless the contents were stored at least 15 centimetres above floor level</p> <p>Theft, malicious damage, escape of water or fuel oil, storm, flood and accidental damage while the buildings are vacant, untenanted, unfurnished, empty or not in full use for a period exceeding 30 days</p> <p>Wear and tear or damage which happens gradually</p> <p>Damage caused by aircraft travelling faster than the speed of sound</p> <p>Damage caused by the government confiscating property</p>

Property damage extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Transferring interest in the buildings to a purchaser before the sale is completed (if we cover buildings)	
Architects', surveyors' and consulting engineers' fees, and legal fees, following damage to the buildings (if we cover buildings)	
Costs of removing debris and fallen trees	£2,500 for any one claim for removing fallen trees
Extra costs to meet legal, regulatory or public-authority requirements	15% of the buildings sum insured
Extra costs to rebuild the building in a way that does not harm the environment, or that improves the energy efficiency of the building	Work required by a public authority Either: <ul style="list-style-type: none"> • 10% of the cost of any claim • 10% of the buildings sum insured, or • £500,000 whichever is less
Accidental damage to inspection covers, underground tanks, underground pipes or underground cables (if we cover buildings and you have not chosen the optional cover for accidental damage)	£10,000 for any one claim Damage covered or excluded by the main events insured Wear and tear or damage which happens gradually Faulty workmanship
Additions and alterations to the buildings	£250 excess Either: <ul style="list-style-type: none"> • 10% of the buildings or contents sum insured, or • £250,000 whichever is less (This is not part of the section limits until the sum insured is adjusted.) Any gain in value as a result of the additions or alterations Property we were not told about within 90 days from the date you became responsible for it
Damage to the grounds caused by the emergency services	£10,000 for any one claim Damage caused by police raids
Clearing drains following damage to the buildings (if we cover buildings)	£25,000 for any one claim
Damage to property when the risk of damage occurring is increased without your knowledge	If you do not tell us about the increased risk when you have become aware of it, or you do not pay any additional premium for the increased risk, we will not pay for the damage.

Property damage extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Bequeathed property (property donated in a will)	<p>£250 excess</p> <p>£250,000 per claim for buildings</p> <p>£2,500 for any one item and £25,000 for any claim for contents</p> <p>Property insured elsewhere</p> <p>Property you have not told us about within 90 days of legal ownership passing to you</p>
Tracing the source of a water, fuel oil or gas leak, and repairing any damage caused by gaining access to it	£25,000 for any one claim
Resetting extinguishers and alarms following loss or damage	£5,000 for any one claim
Damage caused by a tenant. If the tenant contributes to the cost of insuring the building we will not take legal action against them for the damage.	Criminal, fraudulent, or malicious acts of the tenant
<p>Damage to:</p> <ul style="list-style-type: none"> • glass, sanitary fittings, lamps or signs, shutters, blinds and awnings that form part of the buildings, and • glass in furniture, showcases, shelves, tops and mirrors (if we cover contents) <p>if you own such property or are responsible under an agreement</p>	<p>The sum insured for buildings, unless we only cover contents, in which case the sum insured for contents will apply</p> <p>While the buildings are vacant, untenanted, unfurnished, empty or not in full use for a period exceeding 30 days</p>
Theft damage to buildings, as long as you are legally responsible for the damage (if we only cover contents)	<p>£25,000 for any one claim</p> <p>While the buildings are vacant, untenanted, unfurnished, empty or not in full use for a period exceeding 30 days</p>
Loss or theft of keys and gaining access (if we cover contents)	<p>£25 excess</p> <p>£5,000 for any one period of insurance</p>
Property of employees, volunteers, members and visitors (if we cover contents)	<p>£100 for personal money, £500 for any item, £1,000 in total for clothing and personal belongings for any one person</p> <p>Bicycles</p> <p>Money (other than personal money), credit cards or debit cards</p> <p>Electronic data</p> <p>Theft of portable computers from unattended vehicles</p>
Increased sum insured for stock during November and December, on a bank holiday, during a fundraising event, and for the seven days before and after a fundraising event	£5,000 will be added to the sum insured for stock

Property damage extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
Specified property in the open (if we cover contents)	<p>£10,000 for any one period of insurance</p> <p>Storm damage to any inflatable structures, other than by falling trees, branches, telegraph poles, lamp posts or pylons</p> <p>Theft of movable contents, other than garden furniture or garden ornaments</p>
<p>Loss of your metered water or gas (if we cover contents)</p> <p>Accidental discharge of liquid petroleum gas from a storage container at the premises (if we cover contents)</p>	<p>£5,000 for any one claim</p> <p>While the buildings are vacant, untenanted, unfurnished, empty or not in full use for a period exceeding 30 days</p>
Cost of decontaminating the ground at your premises following accidental discharge of oil (if we cover contents)	£5,000 for any one claim
Loss of or damage to the contents of refrigerators due to a rise or fall in temperature or escape of refrigerant (if we cover contents)	<p>£2,500 for any one unit and £5,000 in any one period of insurance</p> <p>Deliberate act</p>
Aerials and satellite dishes, including their fittings or masts, damaged by them falling from the buildings (if we only cover contents)	Any such property that you do not own or are not responsible for
Property taken off your premises for cleaning or repair, or so employees can work from home	<p>£2,500 for any one item and £5,000 for any claim</p> <p>Theft of portable computers from unattended vehicles</p>
Donated goods and prizes at exhibitions or events and at the home of an employee	<p>£2,500 for any one item and £5,000 for any claim</p> <p>Money, credit or debit cards</p> <p>Theft of portable computers from unattended vehicles</p>
Costs of removing bee, wasp or hornet nests from the buildings	£500 per claim
<p>Joint cover, for you and the contractor, for:</p> <ul style="list-style-type: none"> existing structures and contents you are responsible for, and specific work <p>as required by a JCT standard building contract or other similar contract for alterations or extensions to your property (if we cover buildings)</p> <p>The cover includes materials or goods to be included in the contract works while temporarily stored away from the premises.</p>	<p>Any contract worth more than £25,000, including professional fees and VAT</p> <p>£7,500 per claim for any one storage site, for materials or goods temporarily stored away from the premises</p> <p>Damage caused by open flames, sparks or welding</p> <p>Penalties under the contract for the work for delay or non-completion</p>

Business interruption

Cover	Significant exclusions and limits
<p>Interruption of your activities for up to 12 months following damage at your premises for which we will pay a claim for property damage or broken glass</p> <p>Options available:</p> <ul style="list-style-type: none">• Loss of income – including increased cost of working to prevent loss of income• Increased cost of working – for example, the costs of removal to and from, and fitting out of, temporary premises• Rental income – including the increased cost of working to prevent loss of rental income• Additional increased cost of working – costs that are more than can be recovered under the increased cost of working option, or for the loss of income, or rental income saved	<p>The selected sum insured, including up to £10,000 extra expenses for reproducing documents or electronic data</p> <p>Loss after the organisation is wound up or permanently discontinued</p>

Business interruption extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
<p>We will provide cover if an authority restricts how you use the premises after:</p> <ul style="list-style-type: none"> poisoning caused by food or drink your organisation has provided an accident causing faults in drains or other sanitary arrangements discovering pests or vermin at your premises, or murder, rape or suicide happening at your premises. 	<p>25% of the selected sum insured or £250,000 in total, whichever is less, for up to three months after the event</p> <p>Any event not at your premises</p> <p>Cleaning, repair, replacement, recall or checking property</p>
<p>Bomb scare or emergency at or within one mile of your premises, resulting in the police or fire and rescue services closing your premises</p> <p>The indemnity period for this extension is three months.</p>	<p>£2,500 in any one period of insurance for up to three months after the event</p> <p>Closure as a result of food poisoning, faults in drains or other sanitary fixtures and fittings, pests or vermin</p> <p>Closure of less than four hours</p> <p>Loss as a result of poor weather conditions</p>
<p>Being denied access to your premises following damage to property within one mile of the premises</p>	<p>The section limit applies</p>
<p>Suppliers and customers – interruption to your activities following damage to the premises of your suppliers or customers</p>	<p>The section limit applies</p>
<p>Failure of electricity, gas, water supply or telecommunications to the premises</p>	<p>£10,000 for any one claim</p> <p>Deliberate acts of the supplier</p> <p>Restrictions caused by strikes or labour disputes</p> <p>Failures lasting less than four hours</p> <p>Loss caused by damage to overhead cables, unless they are within one mile of the property</p>

Business interruption extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Utilities – damage at an electrical, gas, water or telecommunications supplier’s premises	£500,000 for any one claim
Exhibitions and other venues – damage at other premises used by you Cover includes damage to your property at an event, exhibition or fundraising event within the British Isles.	£10,000 for any one claim
Book debts – inability to collect money owed to you due to damage to your records	£25,000 for any one claim Bad debts Deliberate erasure or distortion of electronic data
Costs of temporary accommodation for your residents and employees who live at the premises, if the building becomes unfit to live in following damage to your property	£100,000 per period of insurance Costs after the organisation is wound up or permanently discontinued
Loss of income and additional costs arising from your registration being withdrawn or suspended, or renewal being refused, for reasons outside of your control	£100,000 in any one period of insurance Claims arising due to planning or redevelopment Loss of income and additional costs caused by compulsory purchase or surrender, or a change in the law

Equipment breakdown

Cover	Significant exclusions and limits
<p>Loss or damage to computer equipment (including software licensed to you for use in such equipment), other electronic office equipment (such as projectors, printers and scanners), and central-heating or air-conditioning systems, following sudden and accidental:</p> <ul style="list-style-type: none"> • electrical or mechanical breakdown • electrical surges • explosion by steam or fluid pressure, or • overloading caused by the person using the equipment 	<p>£250 excess</p> <p>Section limit:</p> <ul style="list-style-type: none"> • £5,000,000 in any one period of insurance, including: • £500,000 for any one claim for computer equipment at the premises, and • £5,000 for any one claim for portable computer equipment anywhere in the world <p>Biomass or biogas heating or power-generating equipment or machinery</p> <p>Costs that can be recovered under a maintenance agreement, warranty or guarantee</p> <p>Equipment used to run a hydroelectric power station</p> <p>Loss or damage caused by a virus, hacking or denial-of-service attack or due to a computer failing to recognise the correct date</p> <p>Loss or damage caused by a programming error or being unable to access or use data on a computer</p> <p>Wear and tear (but damage arising from this is covered)</p>

Equipment breakdown extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
<ul style="list-style-type: none"> • Damage to equipment that is being loaded, unloaded or moved, or has been temporarily removed from the premises for repair, and is within the United Kingdom, the Channel Islands or the Isle of Man • Damage to portable computers anywhere in the world 	<p>Equipment being transported by air or sea, including loading and unloading, unless the sea transport is a roll-on roll-off ferry</p>
<p>Extra expenses for:</p> <ul style="list-style-type: none"> • reinstating data after equipment has broken down, and • reducing, as far as possible, interruption to or interference of tasks your computer equipment is used for 	<ul style="list-style-type: none"> • £50,000 for any one claim for reinstating data • £50,000 for reducing interruption or interference of tasks <p>Loss or damage to software</p>
<p>If we cover business interruption, we will cover:</p> <ul style="list-style-type: none"> • the period of the interruption following a valid claim under this section, and • interruption of your activities following damage at a third party's premises that you depend upon. 	<p>The sum insured shown in the schedule for business interruption or, if less:</p> <ul style="list-style-type: none"> • £100,000 per period of insurance for interruption to your organisation, or • £50,000 per period of insurance for interruption resulting from damage to a third party's premises <p>Any loss resulting from damage at your premises if caused by explosion of equipment that uses steam pressure</p>

Equipment breakdown extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Following a claim under the business interruption extension, public-relations costs so you can inform your customers, the public or the media	£25,000 for any one claim
Extra costs to get access to damaged equipment	£20,000 for any one claim
Extra costs to repair or replace equipment covered by this section (including clean-up or disposal costs) which has been contaminated by a dangerous substance	£10,000 for any one claim
Costs to make temporary repairs and speed up repairs or replacement	£20,000 for any one claim
Extra costs we will pay or agree to pay for keeping to legal, regulatory or public-authority requirements (if we cover the buildings)	The section limit applies
Damage to property at your premises if caused by explosion of equipment covered by this section that uses steam pressure	£2,000,000 for any one claim
Following damage to equipment covered by this section, costs to hire replacement equipment, during the period of insurance, until your equipment is repaired or replaced	£10,000 for any one claim Any costs arising outside the period of insurance
Electrical or mechanical breakdown, electrical surges, explosion and overloading that causes: <ul style="list-style-type: none"> • damage to oil-storage tanks or water tanks at the premises • the contents of oil-storage tanks to escape, or • contamination of the contents of oil-storage tanks 	£10,000 for any one claim
Cost of removing the debris of equipment covered by this section	£25,000 for any one claim
Costs for repair investigations and testing by consulting engineers following damage to equipment covered under this section	£25,000 for any one claim Costs of preparing any claim
Extra costs to replace damaged equipment with equipment that is better for the environment, safer and more efficient	25% of the replacement cost or £25,000, whichever is less, for any one claim

Terrorism

Cover	Significant exclusions and limits
Damage to your property, and loss of income or increased costs of working, following any interruption to your business as a result of an act of terrorism in England, Wales or Scotland	<p>£100 excess</p> <p>The section limits for property damage and business interruption</p> <p>Cover is not available in Northern Ireland, the Channel Islands or the Isle of Man.</p>

Terrorism extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Damage to your property, and loss of income or increased costs of working, as a result of damage to computer systems, or loss of data due to a virus, hacking, denial-of-service attack or phishing, resulting from an act of terrorism	£100 excess
Optional cover is available for you not being able to get access to your premises following an act of terrorism that does not result in damage to property.	Losses caused by damage to any property

Minimum standard of physical security

It is a condition of our cover for theft or attempted theft from your buildings that you make sure you meet our minimum standard of security throughout each period of insurance.

The standard is shown below.

- a) External single doors (including 'wicket gates', which are doors within a fence) must be fitted with any of the following.
 - A five-lever mortise deadlock with the appropriate metal box striking plate
 - A lock approved to BS3621 with the appropriate metal box striking plate
 - A five-lever or six-pinned hardened steel close-shackle padlock with a coach-bolted locking bar and staple (if the locking bar is on the outside) or an open-shackle padlock with a hardened steel shackle (if the locking bar is inside)
 - For uPVC doors, a multi-point locking system with at least two locking points, as well as a horizontal deadbolt or hook bolt
 - For aluminium doors, a cylinder mortise deadlock
 - For armoured-plate doors, the manufacturer's locks as supplied
 - Top and bottom key-operated mortise rack bolts that can only be locked and unlocked from the inside, as well as another lock which may or may not satisfy any of the above
 - b) External double doors must be rebated on each meeting edge, be fitted with a lock to the standard set out in a) above, and have internal flush bolts or mortised rack bolts fitted top and bottom on the door that is closed first (opened last).
 - c) Any internal final entrance and exit, or other doors leading to parts of the buildings that are used by people who are not from your organisation, must meet the standard set out in a) or b) above.
 - d) All external doors that open outwards must be fitted with hinge bolts at the top and bottom of each door.
 - e) Sliding and patio doors must be fitted with a multi-point locking system, with at least two locking points or key-operated locks fitted top and bottom, as well as a hook bolt.
 - f) Roller shutters must be fitted with an integral locking bar and five-lever or six-pinned hardened steel close-shackle padlocks, or by two built-in locks in each shutter.
 - g) Folding or concertina doors must be fitted with a five-lever or six-pinned hardened steel close-shackle padlock with a coach-bolted locking bar and staple.
 - h) Windows which can be opened more than 23 centimetres, and are less than two metres from the ground or above a roof, or next to a fire escape, stairway or walkway, must be fitted with key-operated security devices or permanently screwed shut.
- This condition does not apply to fire exit doors unless the fire authorities allow these security devices to be fitted.

Answers to some questions about the policy

How long does the policy provide cover for?

The policy normally runs for 12 months. About four weeks before it ends, we will send a renewal notice telling you our terms for the next 12 months.

What if you want to cancel the policy?

- a) **If you are an individual person and you want any part of the insurance for purposes which are outside your trade, business or profession, the following cooling-off conditions apply.**
- If at the start of cover or when you renew the policy, you change your mind and no longer need the cover, you have 14 days (the cooling-off period) from either the date you received the policy wording and the schedule or the date the cover began (whichever is later) to write to us, or your insurance advisor, to say you want to cancel the policy. In these circumstances we will make a full refund of your premium as long as you have not made a claim.
 - You may cancel the policy after the cooling-off period, but the following conditions then apply.
- b) **For all other insured people, companies or organisations, and for an individual person cancelling outside the cooling-off period, the following conditions apply.**
- We will refund the premium for the rest of the period of insurance, which we will adjust if you pay your premium by instalments. We will not give you a refund if it is less than £25.
 - If you have made a claim in the current period of insurance, the full annual premium is due and we will not make a refund. If you pay the premium in instalments, you will have to pay any premium you owe for the rest of the period of insurance or we will take it from any claim payment due.

Can Ansvar cancel the policy?

We also have the right to cancel the policy by giving 14 days' notice sent by special delivery to your last-known address. If we cancel the policy, we will refund the premium for the rest of the period of insurance.

What is different about cover arranged on a 'claims made' basis?

Trustees' and directors' indemnity, fidelity guarantee (cover for your loss of money or property following the dishonest or fraudulent behaviour of an employee or volunteer), professional indemnity, misappropriation of money and cyber (cover for legal liability for loss of data or transmitting a virus and cybercrime) are all types of cover which insurers normally provide on a 'claims made' basis. This means we only provide cover for claims which are discovered, and we are told about, during a current period of insurance.

If you cancel the cover, you will no longer have protection for losses or actions before you cancelled. This can leave a possible gap in cover if you do not replace it with another insurance policy from the cancellation date. Ideally, before you cancel, you should get written agreement from anyone who will lose protection provided by the policy.

What if you need to make a claim?

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

Our 24-hour claims number is **0345 606 0431**.

Our address is Ansvar Insurance, 4th Floor, The Office, 1 Market Square, Circus Street, Brighton, BN2 9AS.

What governing law and language apply?

Our policies are governed by English law unless your legally registered address is in Scotland, in which case Scottish law will apply. We will communicate with you in English at all times.



Complaints procedure

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or by phone at any time as follows.

For all complaints other than legal expenses complaints

Ansvar Insurance
4th Floor, The Office,
1 Market Square,
Circus Street,
Brighton
BN2 9AS

Phone: **0345 60 20 999**

Email: ansvar.complaints@ansvar.co.uk

For legal expenses complaints

DAS Legal Expenses Insurance Company Limited

DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

Phone: **0344 893 9013**

Email: customerrelations@das.co.uk

Our promise to you

We will aim to deal with your complaint within one business day.

To deal with your complaint we will:

- investigate your complaint thoroughly and impartially
- keep you informed of the progress of the investigation, and
- respond in writing to your complaint as soon as possible.

For more complicated issues, we may need a little longer to investigate and we may ask you for more information to help us reach a decision.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will tell you about your right to take the complaint to:

Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Phone: **0800 023 4567**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website which has been set up by the European Commission.

Website: <http://ec.europa.eu/consumers/odr/>

This complaints procedure does not affect your right to take legal action.



The Financial Services Compensation Scheme (FSCS)

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we cannot meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or contact the FSCS directly on **0207 741 4100** or **0800 678 1100**.

INSURANCE ADVISOR

Ansvar Insurance

4th Floor, The Office, 1 Market Square,
Circus Street, Brighton, BN2 9AS

Phone: **0345 60 20 999**

Email: ansvar.insurance@ansvar.co.uk

www.ansvar.co.uk

If you would like this booklet in large print, Braille, or on audio tape or computer disc, please call us on 0345 60 20 999.

You can also tell us if you would like to always receive documents in another format.

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