



Property Owners

Brochure

Protecting your community.
Insuring your future.

ansvar

We have designed Property Owners for charities, commercial organisations and individuals that own small portfolios of commercial, industrial, residential and retail let property.



Property Owners

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.

A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or is unusual compared with other policies for the charity sector that are available.

Cover under our Property Owners policy is provided by Ecclesiastical Insurance Office plc.

Why Ansvar?

We are a general insurer specialising in insuring not-for-profit organisations and connected individuals. Our ethical investment and trading policy means we will not deal with organisations which are mainly involved in alcohol, tobacco, gaming and armaments.

We also give a percentage of our profits to help charities involved in alcohol and drug-education rehabilitation.

We have been trading in the UK for over 60 years and are well-known for offering an excellent personal service and providing a fast and sympathetic response to claims. We are a business division of Ecclesiastical Insurance Office plc.

If you want to find out more about us, please go to our website at www.ansvar.co.uk

Standard package covers

- Property damage for your buildings and contents of common parts including accidental damage.
- Subsidence, heave or landslide.

Optional covers

- Day one cover.
- Employers' liability.
- Contents.
- Legal expenses.
- Loss of rental income.
- Public liability (including Property owners' liability).
- Terrorism (not available in Northern Ireland the Channel Islands or the Isle of Man).

Discount

- One-year no-claims discount.

Helplines

Available 24 hours a day, 365 days a year.

- Counselling.
- Emergency assistance.
- Eurolaw commercial legal advice.
- Emergency glass replacement.

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

- Tax advice (commercial).

Index-linking

Each month we automatically increase the sums insured under the property damage section in line with rises in general inflation.

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

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 (including VAT if this applies) are enough to replace all of the property insured and, for business interruption, to cover a total loss of all income.

If, at the time of damage to property, the sum insured is less than the full cost of replacing all of the property (the reinstatement value), we will only pay the same proportion of the claim as the sum insured bears to the full reinstatement value of the property.

For example, if the sum insured for the property is £100,000 and the actual reinstatement value is £200,000, the sum insured is 50% of the reinstatement value so we will only pay 50% of the claim. Using these figures, if the loss you suffered was valued at £50,000, we will only pay 50% of that amount (£25,000), calculated as follows.

$$\left[\frac{\begin{array}{c} \text{£100,000} \\ \text{(sum insured)} \end{array}}{\begin{array}{c} \text{£200,000} \\ \text{(full reinstatement value)} \end{array}} \right] \times \begin{array}{c} \text{£50,000} \\ \text{(value of} \\ \text{loss)} \end{array} = \begin{array}{c} \text{£25,000} \\ \text{(amount we} \\ \text{will pay)} \end{array}$$

It is important you review your sums insured regularly to make sure your cover continues to meet your needs.



Settling claims

- If an excess applies to a claim, we will take off 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.

Special conditions

- These are aimed at reducing the risk of loss, damage or liability.
- They only apply if they relate to your property.
- We will not pay a claim (unless we say otherwise) if you fail to keep to a special condition.
- See the policy wording for full details of the special conditions.

Unoccupancy or change in risk

You must tell us as soon as reasonably possible if the buildings are to become vacant, without tenants, unfurnished, empty or no longer in active use for a period exceeding 30 days or need to have structural alterations, major repairs, demolition or construction work.

If this happens, we may cancel the policy from the date of the unoccupancy or alteration, apply special terms or charge an extra premium or both.

Section of cover	Special conditions	Summary of special conditions
Property damage	Unoccupied buildings	Advise us as soon as possible when the buildings become unoccupied Regular (at least weekly) inspection of the buildings Turning off electricity, gas and water supplies unless needed for intruder alarm or any sprinkler or fire suppression system Removing any waste or unfixed combustible materials Using existing security devices
Rental income (Book debts)	Record keeping	Keep a record of the total amount outstanding in customers' accounts at the end of each month

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 for full details of cover, exclusions, and the general conditions and general exclusions.

Property damage

Cover	Significant exclusions and limits
Loss or damage to the buildings, including outbuildings, contents of common parts and contents (if selected) caused by a range of insured events such as fire, theft, storm, flood, escape of water, being hit by any object or animal and accidental damage Contents of common parts include your furniture and furnishings and your maintenance and cleaning equipment If the sum insured is not enough to replace all of the property insured, we may reduce the amount of a claim payment in equal proportion	£250 excess £1,000 excess for subsidence, heave or landslip Explosion damage to steam pressure vessels Faulty workmanship or defective design Mechanical or electrical breakdown Damage caused by riot, malicious persons, storm, flood, escape of water, escape of oil, sprinkler leakage, accidental damage and theft or attempted theft while the buildings are vacant, untenanted, unfurnished or no longer in active use for a period of more than 30 consecutive days

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
Non-invalidation – if the risk of loss or damage is increased without your knowledge, it will not affect the cover as long as you tell us as soon as you become aware of the increased risk	
Other interests – of any mortgagee, lessee and freeholder is automatically noted	
Fees – architects', surveyors' and consulting engineers legal fees	
Removal of debris – fees and costs we will pay or agree to pay	
Reinstatement to match – replacement, repair or restoration of property to current technological standards	
Temporary removal of contents	10% of the sum insured for contents of common parts or contents (if selected) in any one period of insurance
European Union and Public Authorities (including undamaged portions) – fees and costs we will pay or agree to pay in the rebuilding or repair to a standard required by the authorities	Up to 15% of the buildings sum insured
Emergency services damage to the grounds	£25,000 any one claim
Loss of oil, gas or water	£10,000 any one period of insurance
Loss minimisation expenses – costs incurred to prevent or minimise damage at the premises	£5,000 any one period of insurance
Glass and sanitary fittings – accidental breakage of glass, sanitary fittings and signs	While the buildings are vacant, untenanted, unfurnished or no longer in active use for a period of more than 30 consecutive days
Sale of the building – transfer of interest to a contracting purchaser until the sale is complete	

Property damage extensions

Cover	Significant exclusions and limits
Damage to the buildings by theft	£7,500 in any one period of insurance for each of the following: – repairs following theft of the fabric of the buildings other than external metal – repairs following theft of external metal – damage caused by theft of contents of common parts or contents (if selected) – damage caused by the entry of rainwater While the buildings are vacant, untenanted, unfurnished or no longer in active use for a period of more than 30 consecutive days
Lock replacement following loss or theft of keys	£2,500 any one claim, £5,000 in any one period of insurance
Property in the open	£5,000 any one claim Theft of movable contents other than garden furniture, ornaments, statues, gardening equipment and signage
Trace and access – costs of finding a source of a water or oil leak and repairing any damage caused by gaining access	£25,000 any one claim
Underground pipes and cables	
Clearing of drains – costs of clearing or repairing drains, gutters and sewers following insured damage	£50,000 any one claim
Extinguisher and alarm resetting expenses	
Sprinkler upgrade costs	20% of the buildings sum insured
Unauthorised use of utilities – cost of metered water, oil, electricity or gas by unauthorised persons occupying the buildings	£5,000 any one claim, £10,000 in any one period of insurance
Private residences (temporary accommodation)	24 months cover from the date of damage, 20% of the buildings sum insured
Fly tipping – costs of clearing up at occupied premises	£2,500 any one claim, £5,000 in any one period of insurance
Landscaping costs	£2,500 any one claim, £5,000 in any one period of insurance
Trees – costs of felling, lopping or removal if causing an immediate threat to life or property	£500 any one claim, £2,500 in any one period of insurance
Removal of insect nests	£500 any one claim
Capital additions – alterations or additions to the buildings or newly acquired property	For alterations and additions is 10% of the buildings, contents of common parts and contents (if selected) or £250,000, whichever is less For newly acquired property is £250,000 any one property (These limits are 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 not advised to us within six months from the date you became responsible for it
Accidental omission of Value Added Tax – VAT you are unable to recover following damage to buildings	
Workmen allowed to carry out minor additions or repairs to the buildings without affecting the cover	

Rental income

Cover	Significant exclusions and limits
Loss of rental income, including extra expenses that prevent loss of rental income, following interruption to your business caused by damage at your premises Cover is available for indemnity periods of 12, 18, 24 or 36 months	The selected sum insured and maximum indemnity limit
Prevention of access (Damage) – being denied access to your premises, following damage to property in the area	The section limit applies Any period when access to the premises was not prevented or hindered
Food poisoning, defective sanitation and vermin – an authority restricting how you use the premises following food poisoning, an accident affecting sanitary arrangements, discovering pests or vermin, or trespass on your premises	25% of the selected sum insured or £250,000 in total whichever is less for up to three months after the event Any event not at your premises Cleaning, repair, replacement, recall or checking property Trespass by protestors, activists or political groups
Prevention of access (Non-damage) – actual or attempted murder, suicide or rape, a road traffic collision, or a gas or water leak	£10,000 in any one period of insurance Incidents that happened more than one mile away from your premises Closures of less than four hours Where access is hindered but is still possible
Bomb scare – being denied access to your premises as a direct result of a bomb scare	Incidents that happen more than one mile away from your premises Where emergency services do not impose a restriction that prevents access Where access is hindered but is still possible Closure of less than four hours
Failure of utility supply – loss, damage or expense due to damage at the premises of a supplier of electricity, gas, water or telecommunications, or failure of the supply of electricity, gas or water to the premises, or of telecommunications connection to the premises, as a result of physical damage to the property of the supplier	£500,000 in any one period of insurance Deliberate acts of the supplier Restrictions caused by strikes or labour disputes Restrictions lasting less than four hours Restrictions lasting more than seven days Loss originating outside of the UK, the Channel Islands or the Isle of Man Loss caused by atmospheric or weather conditions Failure of services received by satellite Loss caused by damage to overhead cables, unless they are within one mile of the property
Additional increase in cost of working – additional expenditure over and above the amount of rent saved	£25,000 any one incident (which is in addition to the section limit)
Book debts	£50,000 any one claim (which is in addition to the section limit) Bad debts Deliberately erasing or distorting electronic data
Managing agents' premises – losses following damage at the premises of your managing agents	£50,000 or 20% of the rental income sum insured whichever is the less, which is in addition to the section limit

Employers' liability

The insurance for employers' liability cover is provided on a 'costs inclusive' basis.

Cover	Significant exclusions and limits
Legal liability for injury to employees and authorised volunteers caused during the period of insurance in the course of their employment	£10,000,000 any one claim, but reduced to £5,000,000 if acts of terrorism are involved Offshore activities Where compulsory motor insurance is needed

Employers' liability extension

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
Unsatisfied court judgements	The section limit applies

Public liability

The insurance for public liability is provided on a 'costs in addition' basis.

This means that, unless we say otherwise, we will pay costs and expenses as well as the indemnity limit specified in the schedule.

Cover	Significant exclusions and limits
Legal liability for injury to the public, or damage to their property which happens during the period of insurance as owner (but not occupier) of the property insured	£2,000,000 or £5,000,000 or £10,000,000 for any one claim £250 excess for third-party property damage Bodily injury to employees and authorised volunteers Terrorism

Public liability extensions

Cover	Significant exclusions and limits
Cross liabilities	The section limit applies in total for all parties named in the policy schedule
Contingent motor liability	
Legal liability as a result of any breaking or alleged breaking of any current data-protection legislation during the period of insurance 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	The section limit, including costs and expenses, applies for any one claim following civil action against you The limit is £100,000 for any one period of insurance for defence and prosecution costs awarded against you following criminal proceedings Claims, or notices that may result in a claim, for past events we are not told about within 28 days after you have received the claim or notice Costs for replacing, reinstating or deleting data
Defective Premises Act – liability incurred under the Defective Premises Act 1972 in respect of property disposed of by you	The section limit applies Repairs to the premises disposed of
Overseas personal liability – your personal legal liability while temporarily outside the United Kingdom, the Channel Islands and the Isle of Man	The section limit or £5,000,000 whichever is the less Ownership, possession or use of powered vehicles

Extensions to both Employers' liability and Public liability

Cover	Significant exclusions and limits
Compensation for court attendance	£500 a day per director, trustee or partner £250 a day per employee
Corporate manslaughter – defence costs for criminal proceedings under section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007	£1,000,000 in any one period of insurance Costs covered under the legal expenses section or elsewhere Deliberate act or failure to act
Prosecution defence costs – for criminal proceedings under the Health and Safety at Work etc. Act 1974 and Part II of the Consumer Protection Act 1987	£500,000 any one claim Costs covered elsewhere Deliberate act or failure to act Fines or penalties

Legal expenses

ARAG Legal Expenses Insurance Company Limited (ARAG) manage the claims and deal with the administration on our behalf.

Cover	Significant exclusions and limits
Legal costs or expenses, including compensation awards where specified, we have agreed to for the insured incidents as shown	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 awards. (Employment compensation awards accepted as part of a claim are limited to £1,000,000 in total for all such awards in any one period of insurance.) Applicable to all insured incidents: Any compensation (other than employment compensation awards or legal defence under current data-protection legislation following civil action by an individual) Copyrights, trademarks, intellectual property or confidentiality agreements Fines, penalties or damages Franchise or agency agreements Legal action without our agreement Loss, alteration, corruption or distortion of, or damage to, personal data, and cyber-related claims such as hacking or viruses Where you are bankrupt or you become bankrupt at the start of or during a claim
Legal expenses insured events	

Legal expenses

Cover	Significant exclusions and limits
Employment disputes – to defend your legal rights: • before legal proceedings following the dismissal of an employee or where 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 • in legal proceedings for any dispute relating to a contract of employment with you, or an alleged breach of the statutory rights of an employee under employment legislation Employment compensation awards – if a claim is accepted under employment disputes above, we will pay: • any basic and compensation award • an order for compensation or damages if you have broken your statutory duties under employment legislation	Personal injury or damage to property Transfer of business falling within Transfer of Undertakings (Protection of Employment) regulations Failure to provide records under minimum-wage laws Health-and-safety-related dismissals under section 44 of the Employment Rights Act 1996 Trade-union activities, membership or non-membership Pregnancy or maternity rights Paternity, parental or adoption rights
Legal defence – defending your or your employees' legal rights: • before legal proceedings are issued when dealing with the police or Health and Safety Executive where a criminal offence may have been committed in connection with your business • in criminal prosecution arising in connection with your business • in a civil action for compensation under current data-protection legislation, including paying any compensation awarded to an individual • in appealing against the terms of any statutory notice which affects your business Legal defence – to defend your legal rights following civil action for wrongful arrest for theft during the period of insurance We will also pay costs relating to jury service and court attendance expenses Cover (except for statutory notice appeals) also applies outside the United Kingdom to 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	Breaking road-traffic laws or regulations Compensation awarded to a data controller or data processor Fines imposed by the Information Commissioner or any other regulatory or criminal body Relating to any statutory notice issued by a regulator or a governing body
Statutory license appeal – in appealing to the relevant authority following a decision to suspend, refuse to renew or alter the terms of the licence or cancel your licence or mandatory registration	Owning, driving or using motor vehicles

Legal expenses

Cover	Significant exclusions and limits
Contract disputes – relating to a contractual dispute for buying, hiring, selling or providing goods or services	£500 excess if the amount in dispute is more than £5,000 Amount in dispute under £250 including VAT Computer hardware, software systems or services Disputes of money owed after 90 days of a debt being due Employment contracts Loans, mortgages, pensions, guarantees or any other financial products Motor vehicles Sale, purchase, terms of a lease, license or tenancy, of land or buildings
Debt recovery – relating to a dispute over the recovery of money from selling or providing goods or services	Claims after 90 days of the debt being due Computer hardware, software systems or services Debts under £250 including VAT Debts bought from someone else Disputes where the other party implies that a defence exists Loans, mortgages, pensions, guarantees or any other financial products Motor vehicles Sale, purchase, terms of a lease, license or tenancy, of land or buildings
Property protection – for a civil dispute relating to your property, or property for which you are responsible, following any event which causes damage to that property, or a legal nuisance or a trespass	Contract disputes Defending your legal rights Enforcing a legal property agreement Goods being transported or on loan or hire Motor vehicles
Personal injury – for your employees' and their family members' legal rights following a specific or sudden accident that causes death or bodily injury to them Cover also applies outside the United Kingdom to 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	Clinical negligence Defending you or your employees' and their family members' legal rights Illness or injury that develops gradually Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury
Tax protection – negotiating for you in: • 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 • VAT disputes with HM Revenue & Customs	Dishonest or alleged criminal offences Failure to register for VAT or Pay As You Earn Import or excise duties Tax-avoidance schemes

Legal expenses

Cover	Significant exclusions and limits
Leased or let property – costs and expenses for your legal rights: • in a dispute with a tenant from a breaking or alleged breaking of the tenancy that relates to the use of the buildings • to take possession of the buildings after statutory notices have been served • to recover money due from a lease or tenancy • in a dispute relating to the condition of the buildings • in defending an allegation of nuisance from buildings used as a residence • to evict any person (including squatters) from the buildings who is not legally entitled to be there	Action within 90 days of the start of this cover Amount in dispute under £250 or under £1,000 for disputes relating to condition of the buildings Claims after 90 days of the money becoming due or rent that is overdue for less than one calendar month Disputes arising from any: – review or renewal of a lease or tenancy agreement – service charges – rent, tax, building regulations or compulsory purchase orders by any government or local authority – rent registration, reviews or tribunals, buying the freehold of the buildings, leasehold or land tribunals or rent assessment committees – planning application review – mining subsidence Disputes where the other party implies that a defence exists Land or premises used for agriculture including any arbitration or agricultural land tribunal hearings arising from agricultural holdings or tenancy regulations Where you have not given a proven warning to your tenant that further action can be taken against them to recover monies owed following payment of rent arrears Where your tenant is a limited company and you have not followed the advice from an appointed representative before accepting rent arrears
Notes • You must let ARAG know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own. • For civil cases 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 ARAG 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 ARAG choose according to their standard terms of appointment.	

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 (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.
- 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 £10.
- 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 if you need to make a claim?

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

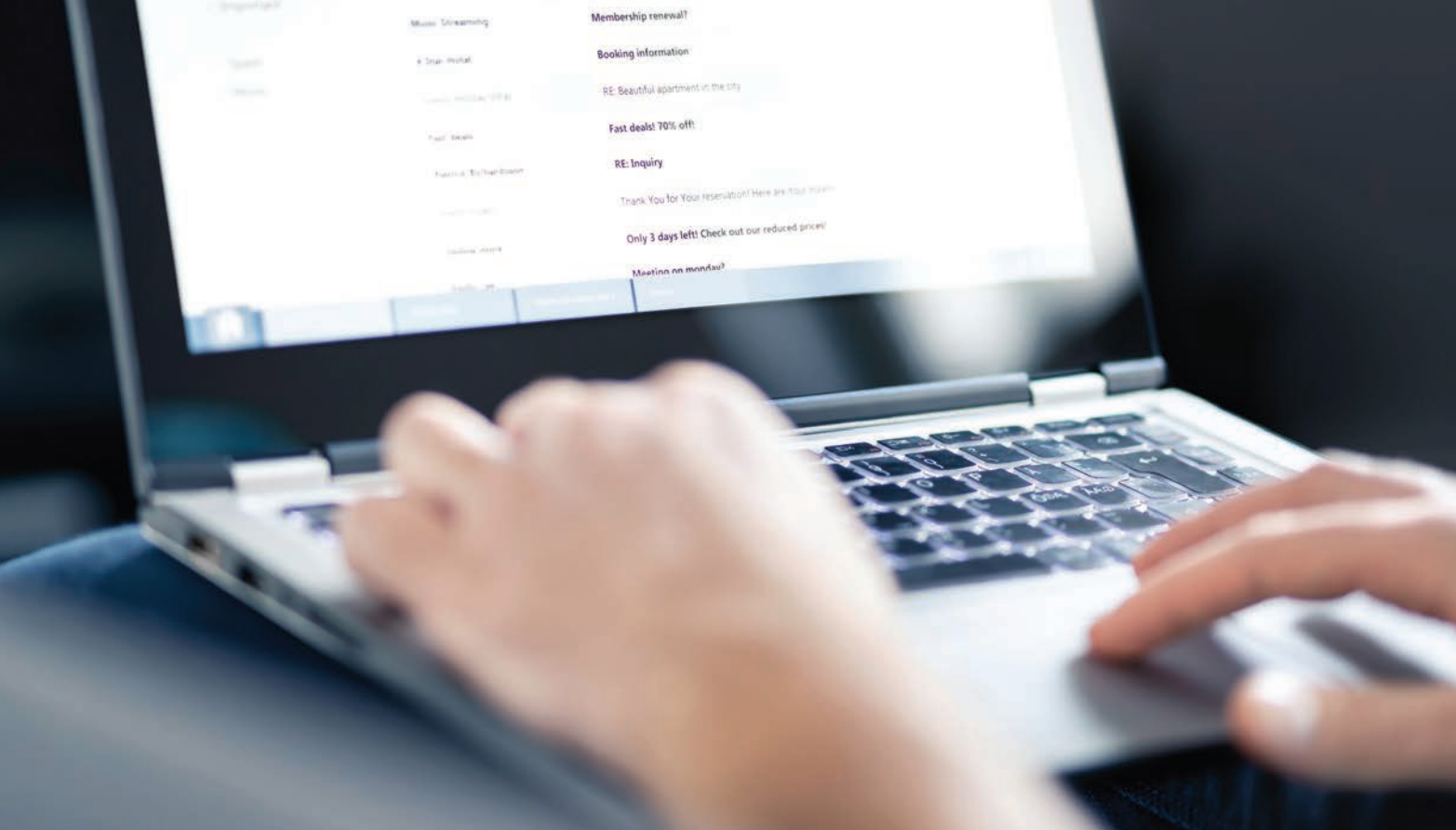
Our 24-hour claims number is 0345 606 0431.

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 to:

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

ARAG Legal Expenses Insurance Company Limited

Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW

Phone: **0344 893 9013**

Email: **customer-relations@arag.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**

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



The Financial Services Compensation Scheme (FSCS)

The FSCS is an independent organisation set up by the Government. They give you your money back if an authorised financial services provider cannot pay you because they do not have enough money.

The FSCS can only pay compensation for customers of financial-services firms authorised by the Prudential Regulation Authority or the Financial Conduct Authority.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought.

The FSCS does not charge individual consumers for using their service.

The FSCS cannot help you if the firm you have done business with is still trading.

You can write to:

Financial Services Compensation Scheme

10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Visit the website: www.fscs.org.uk

Phone FSCS helpline on **0207 741 4100** or **0800 678 1100**

Email: enquiries@fscs.org.uk

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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BENEFACT GROUP

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Ansvar is a trading name of Ecclesiastical Insurance Office who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848. Phone: 0800 111 6768

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