



# Business

Cover for commercial businesses

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A photograph of two women in an office setting. The woman on the right, with dark hair, is wearing a white blouse and a light yellow cardigan, and is smiling while looking at a document. The woman on the left, with long brown hair, is also looking at the document. The background is a blurred office environment with desks and equipment.

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**Business** is specially designed for individuals and companies undertaking business activities and offers a flexible range of covers.

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# Business

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. 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 for the business sector that are available. We have also included extra information that may help you.

Cover under our Business 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 50 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](http://www.ansvar.co.uk).

## Business activities

Cover can be arranged for your usual business activities in addition to:

- office and administration work including clerical work away from the premises
- collection and delivery work
- maintenance of the premises and the storing of your property

## Cover available

Section of cover	Minimum sums insured or limits
Buildings	Sum(s) insured chosen by you
Contents, electronic equipment and stock	Sum(s) insured chosen by you
All risks – miscellaneous or specified items	Sum(s) insured chosen by you
Money	£2,000 in transit and on premises during working hours £1,000 on premises outside of working hours in a locked safe
Personal accident assault	£10,000 death and other capital benefits £100 for weekly benefit
Business interruption	Sum(s) insured chosen by you
Book debts	Sum insured chosen by you
Employers liability	£10,000,000 indemnity limit
Public and products liability	£1,000,000 indemnity limit
Property owners liability	£1,000,000 indemnity limit
Computer breakdown	
• hardware	£5,000
• software	£5,000
Fidelity guarantee	£25,000
Personal accident	£10,000 death and other capital benefits £100 for weekly benefit
Goods in transit	Sum insured and limits chosen by you
Refrigerated contents	Sum insured and unit limit chosen by you
Legal expenses	£250,000 indemnity limit

- You may choose higher sums insured and indemnity limits (other than for Employers' liability).
- Some sections of cover may not be available on their own.



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## Optional cover available for

- Sprinkler leakage – escape of water from an automatic sprinkler system
- Terrorism – for property damage and business interruption only (not available in Northern Ireland, the Channel Islands or the Isle of Man)

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## Tax

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

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## 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.

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## Discounts

- One-year no claims-discount.
- Three-year long-term undertaking (optional).
- For good working practices which help reduce the risk of loss, damage or injury (you will need to fill in a form).

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## 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).

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## Index-linking

Each month we automatically increase the sums insured for buildings, contents and all risks sections 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.

Under the Business interruption section we can offer a declaration-linked option for gross profit and loss of income.

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## Declarations

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

Any other changes to cover or sums insured will depend on our normal terms.

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## 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 a loss of all income, we may reduce the amount of a claim payment in equal proportion.
- You should regularly review your sums insured even though automatic index-linking applies to the buildings, contents and all risks sections.
- Sums insured should include VAT if this applies.
- For buildings, include fixtures and fittings, fixed glass, outside lighting, tanks or plant external to the building and outbuildings. Also include an additional amount to cover debris removal, architects' and surveyors' fees and any additional costs that may arise to comply with local or other authority requirements should reinstatement be necessary.
- For computers specified under the all risks section, include the cost of proprietary software and any specialist installation charges.
- Stock should be based on the wholesale market value.

- For business interruption:
  - If the time needed for the business to return to normal operation is more than 12 months (the minimum indemnity period), the sum insured must be increased proportionately to reflect the extra time. An allowance for any inflationary trends and expansion of the business should also be included
  - Loss of Income – the estimated annual gross income
  - Extra Expenses – the estimated additional costs you will incur in trying to minimise the loss (including the cost of removal to temporary premises, increased rent, rates, salaries, and the cost of reproducing documents and electronic data)
  - Gross Profit – the amount by which the sum of turnover plus the value of closing stock and work in progress exceeds purchases plus the value of the opening stock and work in progress and uninsured working expenses
  - Rental Income – the estimated annual gross rental income.

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## 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.

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## 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.

## 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 will not pay a claim (unless we say otherwise) 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
Book debts	Monthly statement	Record-keeping and storing records
Buildings and contents	Cooking equipment	Cleaning ducting, fitting safety devices and providing fire extinguishers
	Security devices	Using security devices and removing keys when buildings are unattended
	Waste materials	Disposing of combustible materials
Business interruption	Backing up of electronic data	Regularly backing up and storing electronic data
Computer breakdown	Backing up of electronic data Maintenance contract	Regularly backing up and storing electronic data Maintenance contract in force (if sum insured over £5,000)
Contents	Minimum security needed See page 24 for full details	The security devices we require at your premises for our standard theft insurance cover The amount you have to pay towards a claim (the excess) will increase if you fail to use the required security devices
Fidelity guarantee	Best practice	Best practice requirements apply including written references for new employees
Goods in transit	Overnight security	Keeping an unattended vehicle in a guarded security park or in a locked building or locked yard overnight
Money	Record-keeping	Record-keeping and storing records
	Security	Safes and strongrooms being kept locked and keys kept safe
	Carrying limits	Using a given number of people or a security company to carry money when it is transported
Property owners' liability	Escalator or lift	Keeping to legal inspection requirements Regular (at least every year) inspection by qualified engineer
Refrigerated contents	Refrigeration units maintenance contract	You need a maintenance contract for refrigerators over 10 years old



# 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.

## Buildings

Cover	Significant exclusions and limits
<p>The main events insured against are loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• fire, subterranean fire, explosion, lightning or earthquake</li> <li>• smoke</li> <li>• theft or attempted theft</li> <li>• impact by any vehicles, animals or aircraft</li> <li>• riot, civil commotion (excluding Northern Ireland)</li> <li>• malicious people or vandals</li> <li>• storm or flood</li> <li>• escape of water from specified installations and freezing or bursting of internal fixed water apparatus</li> <li>• escape of oil from a fixed heating installation</li> <li>• falling aerials or satellite dishes</li> <li>• falling trees, telegraph poles or lamp posts</li> </ul> <p>Optional cover is available for:</p> <ul style="list-style-type: none"> <li>• accidental damage</li> <li>• external glass if contents not insured</li> <li>• subsidence, heave or landslip</li> </ul>	<p>£250 excess for all events and extensions unless otherwise stated</p> <p>Section limits:</p> <p>The selected sum insured, including a limit of £25,000 for theft of metalwork from the outside of the buildings</p> <p>Cost of maintenance and normal redecoration</p> <p>Damage to fences, gates or decking by falling trees, storm or flood</p> <p>Damage by escape of water from sprinkler installations</p> <p>Explosion damage to steam pressure vessels</p> <p>Faulty workmanship or defective design</p> <p>Mechanical or electrical breakdown</p> <p>Theft, malicious damage, escape of water or fuel oil, storm and accidental damage while the buildings are unoccupied, untenanted, empty or disused</p> <p>Theft of metalwork from the outside of the buildings while scaffolding is erected unless we tell you otherwise</p> <p>Wear and tear or damage which happens gradually</p>

## Buildings 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
Transfer of interest in the buildings to a contracting purchaser until the sale is completed	
<p>Fees and costs we will pay or agree to pay for:</p> <ul style="list-style-type: none"> <li>• architects' and surveyors' services</li> <li>• debris removal</li> <li>• keeping to European Union regulations or public-authority requirements</li> </ul>	Up to 15% of the buildings sum insured for the cost of European Union or public-authority requirements
Underground services – accidental damage to services for which you are responsible	<p>£10,000 any one claim</p> <p>Faulty workmanship or defective design</p> <p>Gradually operating cause</p>
Additions and alterations to the buildings	<p>10% of buildings sum insured or £250,000, whichever is less – this is not part of the section limits until the sum insured is adjusted</p> <p>Any gain in value as a result of the additions or alterations</p>
Damage to the grounds caused by the emergency services	£10,000 any one claim
Clearing drains following damage to the buildings if we cover buildings	£10,000 any one claim

## Buildings extensions

Cover	Significant exclusions and limits
Workmen allowed to carry out minor additions or repairs without affecting the cover	
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	
Tracing the source of a water or fuel oil leak and repairing any damage caused by gaining access to it	£25,000 any one claim
Resetting extinguishers and alarms following loss or damage	£5,000 any one claim

## Contents

Cover	Significant exclusions and limits
<p>The main events insured against are loss or damage to contents and electronic equipment (plus stock if you have chosen this) caused by:</p> <ul style="list-style-type: none"> <li>• fire, subterranean fire, explosion, lightning or earthquake</li> <li>• smoke</li> <li>• theft or attempted theft involving entry to or exit from the buildings by force</li> <li>• property being hit by any vehicles, animals or aircraft</li> <li>• riot, civil commotion (excluding Northern Ireland)</li> <li>• malicious people or vandals</li> <li>• storm or flood</li> <li>• escape of water from specified installations</li> <li>• escape of oil from a fixed heating installation</li> <li>• falling aerials or satellite dishes including loss or damage to them</li> <li>• falling trees, telegraph poles or lamp posts</li> </ul> <p>Optional cover is available for:</p> <ul style="list-style-type: none"> <li>• accidental damage</li> <li>• subsidence, heave or landslip</li> </ul>	<p>£250 excess for all events and extensions unless we tell you otherwise</p> <p>£500 excess for storm, flood or escape of water damage to contents in any basement used other than for storage purposes only</p> <p>£500 excess or 10% of the claim (whichever is greater) for theft or attempted theft when you fail to keep to the minimum standard of physical security unless we tell you otherwise</p> <p>Section limits: The selected sums insured, including limits of:</p> <ul style="list-style-type: none"> <li>• £10,000 for antiques and valuables (£2,500 item limit)</li> <li>• £5,000 for loss of heating oil</li> <li>• £5,000 for metered water</li> <li>• £2,500 for electronic data or 5% of contents sum insured if this is greater</li> </ul> <p>Damage by escape of water from sprinkler installations</p> <p>Mechanical or electrical breakdown</p> <p>Storm, flood or escape of water damage to contents in any basement used for storage purposes only unless stored at least 15 centimetres above floor level</p> <p>Theft, malicious damage, escape of water or fuel oil, storm and accidental damage while the buildings are unoccupied, without tenants, empty or disused</p> <p>Wear and tear or damage which happens gradually</p>



## Contents 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
Accidental breakage of glass, sanitary fittings, lamps, signs and glass in furniture, showcases, shelves, tops and mirrors	£10,000 any one claim with an inner limit of £2,500 for damage to special glass, lamps, signs, repair of frames or replacing lettering or alarm foil While the buildings are unoccupied, untenanted, empty or disused
Theft damage to buildings, as long as you are legally responsible for the damage	£25,000 any one claim While the buildings are unoccupied, untenanted, empty or disused
Theft of keys	£100 excess £2,500 any one period of insurance Safe keys left in buildings outside working hours
Costs of removing debris	10% of contents sum insured
Temporary removal of contents	£2,500 any one claim Stock Theft of portable computers from unattended vehicles
Property of: <ul style="list-style-type: none"> <li>employees</li> <li>visitors in your buildings</li> </ul>	£25 excess £500 for any item and £1,000 any one claim for any one person Bicycles Money, credit or debit cards Theft of portable computers from unattended vehicles
Property at exhibitions in any building away from your premises and while being transported	£2,500 for any item and £5,000 any one claim Money, credit or debit cards Theft of portable computers from unattended vehicles
Additional contents bought by or given to you	10% of contents sum insured – this is not part of the section limits until the sum insured is adjusted Any gain in the value of contents bought by or given to you
Cost of refilling fire extinguishers, resetting alarms and replacing sprinkler heads after they are set off or used due to an event for which your contents are insured under this section	£5,000 any one claim
Hired or loaned property in your custody and control for periods up to 30 days	£2,500 for any item and £5,000 any one claim Theft from unattended vehicles
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	
Specified property in the open	£2,500 any one claim Theft of movable contents other than garden furniture or garden ornaments
Finding the source of a water or fuel oil leak and repairing any damage caused by gaining access	£25,000 any one claim
Cost of decontaminating the ground at your premises following accidental discharge of oil	£5,000 any one claim

## All risks

Cover	Significant exclusions and limits
Any loss or damage, within geographical limits you choose, to your specified or unspecified property	<p>£100 excess</p> <p>£250 theft excess for property in trailers</p> <p>Section limits: The selected:</p> <ul style="list-style-type: none"> <li>item limit for unspecified property</li> <li>sum insured for specified or unspecified property</li> </ul> <p>Property from unattended motor vehicles unless hidden and the vehicle locked</p> <p>Unexplained disappearance</p> <p>Wear and tear, vermin, mechanical or electrical breakdown, faulty workmanship, cleaning and restoring</p>

## Money

Cover	Significant exclusions and limits
<p>Physical loss of crossed cheques, other non-negotiables and other money</p> <p>Damage to:</p> <ul style="list-style-type: none"> <li>the safe or strongroom at the premises or any money-carrying belt or case</li> <li>clothing and personal belongings</li> </ul> <p>caused by theft or attempted theft of money</p>	<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"> <li>£1,000 on the premises in a locked safe or strongroom</li> <li>£2,000 on the premises during working hours, when being carried by you or in a bank night safe</li> <li>£1,000 at the home of an authorised employee</li> <li>£500 in any other circumstances</li> </ul> <p>£100 for personal money, £500 any one claim for any one person for clothing and personal belongings</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 of money by an employee	<p>£2,500 any one claim for any one person, £5,000 any one period of insurance</p> <p>Losses not discovered within 14 days of the event</p>
Injury to you or your employees due to theft or attempted theft of money or contents that causes death or disability	<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> <p>People under 16 or over 70</p>

## Business interruption

Cover	Significant exclusions and limits
<p>Interruption of your activities for up to a 12-month period following damage at your premises for which we will pay a claim for buildings, contents or broken glass</p> <p>Options available for:</p> <ul style="list-style-type: none"> <li>• loss of income – including extra expenses that prevent loss of income</li> <li>• extra expenses – for example, the costs of removal to and from, and fitting out of, temporary premises (a fixed percentage of the selected sum insured for the first three months and a monthly limit after this)</li> <li>• gross profit – including extra expenses that prevent loss of gross profit</li> <li>• rental income – including extra expenses that prevent loss of rental income</li> </ul>	<p>Section limit:</p> <ul style="list-style-type: none"> <li>• the selected sum insured, including</li> <li>• £10,000 extra expenses for reproducing documents or electronic data</li> </ul> <p>Loss after the business 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 after:</p> <ul style="list-style-type: none"> <li>• an outbreak of a specified disease (see list below)</li> <li>• discovery of an organism resulting in a specified disease (see list below)</li> <li>• poisoning caused by food or drink your organisation has provided</li> <li>• an accident causing faults in drains or other sanitary arrangements at your premises resulting in an authority restricting how you use the premises</li> </ul> <p>We will also provide cover after murder, rape or suicide happening at your premises</p>	<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><b>Specified diseases:</b> acute encephalitis, acute poliomyelitis, anthrax, cholera, diphtheria, dysentery, legionellosis, legionnaires disease, leprosy, leptospirosis, malaria, measles, meningitis, meningococcal septicaemia (without meningitis), mumps, ophthalmia neonatorum, paratyphoid fever, plague, rabies, relapsing fever, rubella, scarlet fever, smallpox, tetanus, tuberculosis, typhoid fever, typhus fever, viral haemorrhagic fever, viral hepatitis, whooping cough and yellow fever</p>	
<p>Bomb scare or emergency action resulting in the authorities closing your premises</p>	<p>£2,500 any one claim</p> <p>Closure of less than four hours</p> <p>Premises in Northern Ireland</p>
<p>Being denied access to your premises, following damage to property in the area around 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>£10,000 any one claim</p>
<p>Failure of electricity, gas or water up to the connecting point where the supplier's feed joins your premises, or failure following damage to telecommunications property of the electricity, gas or water supplier</p>	<p>£10,000 any one claim</p> <p>Deliberate act of the supplier</p>
<p>Exhibitions and work away – damage at other premises used by you</p>	<p>£5,000 any one claim</p>
<p>Utilities – damage at an electrical, gas, water or telecommunications suppliers' premises</p>	<p>The section limit applies</p>

## Book debts

Cover	Significant exclusions and limits
Inability to collect money owed to you due to damage to your records	Section limit: The selected sum insured Bad debts Deliberate erasure or distortion of electronic data

## Employers' liability

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

This means that, unless we say otherwise, costs and expenses are included within the indemnity limit specified in the schedule.

Cover	Significant exclusions and limits
Legal liability for injury to employees caused during the period of insurance in the course of your activities	Section limit: £10,000,000 any one claim including costs and expenses but reduced to £5,000,000 if terrorism is involved Offshore activities Where compulsory motor insurance is needed

## Employers' liability 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
Health and Safety at Work Act defence costs for criminal proceedings	£500,000 any one claim Costs covered elsewhere Deliberate act or failure to act Fines or penalties
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

## Public and products 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 and in the course of your activities	<p>£250 excess for third-party property damage</p> <p>Section limit: £1,000,000 for any one claim:</p> <ul style="list-style-type: none"> <li>• for damages (costs and expenses will be paid as well as this limit unless we say otherwise)</li> <li>• includes costs and expenses for claims in the United States of America or Canada</li> <li>• applies to any one period of insurance for selling and supplying goods or for pollution and contamination</li> <li>• applies to all extensions, unless we say otherwise (extension limits are not in addition to the section limit)</li> <li>• includes the property owners' liability section limit (if this applies) and is not in addition to this section limit</li> </ul> <p>Bodily injury to employees arising out of your activities</p> <p>Contractual liability for selling and supplying goods or any contract work you carry out</p> <p>Manual work away from the premises (other than collection or delivery in the UK)</p> <p>Medical, surgical, dental, pharmaceutical or therapeutic products</p> <p>Offshore activities</p> <p>Products sold or supplied to the United States of America or Canada</p> <p>Products used in air, space or water craft, chemical, gas, petrochemical or power generation plant or mechanically propelled vehicles</p> <p>Professional advice, error or services</p> <p>Property being worked on</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>

## Public and products liability extensions

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

Cover	Significant exclusions and limits
Health and Safety at Work Act defence costs for criminal proceedings	£500,000 any one claim
Indemnity to principals and other people	
Cross liabilities	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	
Consumer Protection Act defence costs for criminal proceedings	£500,000 any one claim Costs covered elsewhere Deliberate act or failure to act Fines or penalties Liability for bodily injury or damage to property
Court attendance expenses	£250 a day per person
Food Safety Act defence costs for criminal proceedings	£500,000 any one claim Costs covered elsewhere Deliberate act or failure to act Fines or penalties Liability for bodily injury or damage to property Under Food Safety Act, any order made under Section 9 or regulation under Section 45
Legal liability as a result of breaking or alleged breaking of 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 such claim or notice Costs for replacing, reinstating or deleting data
You and your employees personal legal liability while temporarily outside the United Kingdom, the Channel Islands and the Isle of Man in connection with your activities	£2,000,000 or the indemnity limit whichever is the less, any one claim Contractual liability Ownership, possession or use of powered vehicles Pets, livestock or other animals



## Property owners' liability

Cover	Significant exclusions and limits
<p>Legal liability for injury to the public or damage to their property arising:</p> <ul style="list-style-type: none"> <li>from you owning the buildings or land and which happens during the period of insurance</li> <li>under section 3 of the Defective Premises Act 1972, or section 5 of the Defective Premises Act (Northern Ireland) Order 1975, for seven years after this section is cancelled</li> </ul>	<p>£250 excess for third-party property damage</p> <p>Section limit: £1,000,000 for any one claim:</p> <ul style="list-style-type: none"> <li>for damages (costs and expenses will be paid as well as this limit unless we say otherwise)</li> <li>includes costs and expenses for claims in the United States of America or Canada</li> <li>applies to any one period of insurance for selling and supplying goods or for pollution and contamination</li> <li>applies to all extensions, unless we say otherwise (extension limits are not in addition to the section limit)</li> <li>forms part of, and is not in addition to, the section limit for the public and products liability section (if this applies)</li> </ul>

## Computer breakdown

Cover	Significant exclusions and limits
<p>Repairing computer equipment following sudden and unexpected breakdown and the resulting expenses to replace or reinstate electronic data</p>	<p>£250 excess</p> <p>Section limits: £5,000 for breakdown of computer equipment, and £5,000 for electronic data, for any one period of insurance</p> <p>Computer equipment over 10 years old</p> <p>Consequential loss</p> <p>Wear and tear</p>

## Computer breakdown extension

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>Additional expenses following a computer breakdown claim:</p> <ul style="list-style-type: none"> <li>for hire or lease charges under a new agreement</li> <li>for modifying or altering computer equipment</li> <li>paid to reduce, as far as possible, interruption or interference to your activities following a loss of electricity or telecommunications</li> <li>for investigating repairs or removing computer equipment</li> </ul>	<p>£2,500 any one period of insurance</p>

## Fidelity guarantee

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 an employee	<p>£250 excess</p> <p>Section limit: £25,000 for 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 an employee 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 intangible property such as information on goods, trade secrets, intellectual property, copyright, patent, trademark or design</p>

## Fidelity guarantee extensions

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

Cover	Significant exclusions and limits
Auditors' fees for working out the amount of any loss	
Former employees up to 30 days from the end of their service with you	

## Personal accident

Cover	Significant exclusions and limits
Following injury to you and your employees arising from accidents while working in connection with your activities	<p>People aged under 16 or over 70</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 after the deferral period</p> <p>£500 for any one person for 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>14 day deferment period for temporary total disablement</p> <p>Chemical, biological or nuclear terrorist act</p> <p>Illness or disease</p> <p>Serving in the armed forces</p> <p>Specified sport and hazardous activities: abseiling, aqua-lung 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, pot-holing, 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 (other than hand tools), scaffolding (other than tower scaffolding) or chainsaws</p>



## Goods in transit

Cover	Significant exclusions and limits
<p>Loss of or damage to your goods being transported by your vehicles or sent by parcel service, rail or road haulier, including:</p> <ul style="list-style-type: none"> <li>loading or unloading, temporary storage while being transported and direct sea ferry journeys</li> <li>damage to the driver's personal belongings</li> </ul>	<p>£100 excess</p> <p>Section limits:</p> <ul style="list-style-type: none"> <li>selected vehicle limit for your own vehicles</li> <li>selected package and consignment limits for other carriers</li> <li>£500 for any one person's personal belongings</li> </ul> <p>Computers and ancillary equipment</p> <p>Personal money, debit or credit cards, audio or visual goods belonging to you or your employees</p> <p>Theft from unattended vehicles unless locked and secured at all points of access</p> <p>Unexplained shortages</p> <p>Valuables and money</p>

## Refrigerated contents

Cover	Significant exclusions and limits
<p>Loss or damage to the contents of refrigerators due to a rise or fall in temperature or escape of refrigerant</p>	<p>£50 excess</p> <p>Section limits:</p> <ul style="list-style-type: none"> <li>selected limit for any one refrigeration unit</li> <li>total sum insured for this section</li> </ul> <p>Contents of walk in cold rooms and walk in freezers</p> <p>Deliberate act</p>

## Legal expenses

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

Cover	Significant exclusions and limits
Legal costs or expenses, including compensation awards where stated, we have agreed to for the insured incidents as shown	<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 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.)</p> <p>Applies 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</p>
Legal expenses – insured incidents	
Cover	Significant exclusions and limits
<p>Employment disputes – to defend your legal rights:</p> <ul style="list-style-type: none"> <li>• before legal proceedings following the dismissal of an employee</li> <li>• in any unfair dismissal dispute under the ACAS Arbitration Scheme</li> <li>• 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</li> </ul>	<p>Personal injury or damage to property            Transfer of business falling within Transfer of Undertakings (Protection of Employment) regulations</p>
<p>Employment compensation awards – if a claim is accepted under employment disputes above, we will pay:</p> <ul style="list-style-type: none"> <li>• any basic and compensation award</li> <li>• an order for compensation or damages if you have broken your statutory duties under employment legislation</li> </ul>	<p>Failure to provide records under minimum-wage laws            Health-and-safety-related dismissals under section 44 of the Employment Rights Act 1996            Pregnancy or maternity rights            Trade-union activities, membership or non-membership</p>
Service occupancy – to pursue a dispute with an employee to recover possession of your premises	

## Legal expenses

Cover	Significant exclusions and limits
<p>Legal defence – to defend your or your employees’ legal rights:</p> <ul style="list-style-type: none"> <li>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 activities</li> <li>in criminal prosecution arising in connection with your activities</li> <li>in a civil action for compensation under current data-protection legislation, including paying any compensation awarded to an individual</li> <li>in a civil action for unlawful discrimination or as a trustee of a pension fund for the benefit of your employees</li> <li>in appealing against the terms of any statutory notice which affects your activities</li> </ul> <p>Legal defence – to defend your legal rights following civil action for wrongful arrest for theft during the period of insurance</p> <p>We will also pay costs relating to jury service and court-attendance expenses which are not more than the net salary or wages for the time away from work less any amount which you, the court or tribunal, have refunded</p> <p>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, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey</p>	<p>Breaking road-traffic laws or regulations</p> <p>Compensation awarded to a data controller or data processor</p> <p>Fines imposed by the Information Commissioner or any other regulatory or criminal body</p>
<p>Contract disputes – relating to a contractual dispute for 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>Sale, purchase, terms of a lease, licence or tenancy, of land or buildings</p>
<p>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</p>	<p>Contract disputes</p> <p>Defending your legal rights</p> <p>Goods being transported or on loan or hire</p> <p>Motor vehicles</p>
<p>Bodily injury – for your employees’ and their family members’ legal rights following a specific or sudden accident that causes death or bodily injury to them</p> <p>Cover also applies outside the United Kingdom to the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey</p>	<p>Defending your legal rights or your employees’ and their family members’ legal rights</p> <p>Illness or injury that develops gradually</p> <p>Motor vehicles</p>
<p>Tax protection – negotiating for you in:</p> <ul style="list-style-type: none"> <li>Tax enquiries by HM Revenue &amp; Customs</li> <li>Charity Commission enquiries into your business accounts</li> <li>Employer compliance disputes with HM Revenue &amp; Customs concerning Pay As You Earn or social security regulations</li> <li>VAT disputes with HM Revenue &amp; Customs</li> </ul>	<p>£200 excess for aspect or tax intervention enquiries</p> <p>£2,000 limit for aspect or tax intervention enquiries</p> <p>Dishonest or alleged criminal offences</p> <p>Failure to register for VAT or Pay As You Earn</p> <p>Tax-avoidance schemes</p>

## Legal expenses

**Notes:**

- You must let DAS 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 mean 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.

## Corporate manslaughter

Cover	Significant exclusions and limits
Liability for legal costs and expenses incurred in defending criminal proceedings for an offence under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007, if cover is operative for: Employers Liability and / or Public and Products Liability and / or Property Owners Liability	£1,000,000 in any one period of insurance and in total for all policies issued by us to you where the claim relates to the same prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007 Costs and expenses covered under the Legal Expenses section Costs and expenses where indemnity is provided by any other policy, insurer or from any other source Costs of any remedial or publicity orders Proceedings consequent upon any deliberate act or omission





# 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 £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, professional indemnity, libel and slander, misappropriation of money and cyber 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 their protection of cover.

## 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, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR.

## 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

Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR

Phone: **0345 60 20 999** or **01323 737541**

Email: **ansvar.insurance@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**

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 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.

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## 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.



# 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](http://www.fscs.org.uk)

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

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

# Minimum Standard of Physical Security

You are required as a condition precedent to our liability: for damage by theft or attempted theft from the buildings, or the portion of the buildings, occupied by you for your activities to ensure that the following minimum standard of physical security for the buildings is present throughout the period of insurance:

- a) external single leaf doors (including wicket gates), are fitted with:
- 5 lever mortise deadlock with the appropriate metal box striking plate, or
  - a lock approved to BS3621 with the appropriate metal box striking plate, or
  - a 5 lever or 6 pinned hardened steel close shackle padlock with a coach-bolted locking bar and staple if sited externally, or if the coach-bolted locking bar is sited internally then an open shackle padlock with a hardened steel shackle, or
  - a multi-point locking system with at least 2 locking points in addition to a horizontal deadbolt or hook bolt for UPVC doors, or
  - a cylinder mortise deadlock for aluminium doors
  - manufacturer's lock(s) as supplied for armoured plate doors
  - top and bottom key operated mortise rack bolts with internal operation only in addition to another lock which may or may not satisfy any of the above
- b) external double doors (specification as for single doors but to be rebated on each meeting edge) are fitted with a lock to the standard in a) above and with internal flush bolts or mortised rack bolts fitted top and bottom on the first closing leaf
- c) any internal final entrance/exit or other doors leading to parts of the buildings not in your sole occupation meet the standard in a) or b) above
- d) all outward opening external doors are fitted with hinge bolts top and bottom on each leaf
- e) sliding/patio doors are fitted with a multi-point locking system with at least 2 locking points or key operated locks fitted top and bottom in addition to a hook bolt(s)
- f) roller shutters are fitted with integral locking bar and 5 lever close shackle padlocks or by two integral locks to each shutter
- g) folding or concertina doors are fitted with a 5 lever or 6 pinned hardened steel close shackle padlock with a coach-bolted locking bar and staple
- h) opening windows (each dimension measuring more than 23 centimetres) that are easily accessible from the outside (less than two metres from the ground or above a roof, or adjacent to a fire escape, stairway or walkway) are fitted with key operated security devices or are permanently screwed shut.

If you fail to comply with this requirement, and such failure caused or worsened a loss for damage by theft or attempted theft, the amount of excess for any claim arising is increased to £500 or 10% of the amount of any claim (whichever is greater), unless otherwise agreed by us in writing.

This special requirement does not apply to fire exit doors except where such security devices are allowed by the fire authorities.

# The Ansvar Range

Our product range is mainly aimed at churches, charities, voluntary organisations and other groups within the not-for-profit sector. However, we also provide insurance for small to medium-sized businesses and other organisations.

For household insurance, our Home Connect Lifestyle policy is designed specially for people who are closely linked to the not-for-profit sector through either church membership or charity involvement such as voluntary work or regular tax-efficient giving. We believe that if you live a certain lifestyle it represents a better risk, and that should be rewarded!

We are a general insurer specialising in insuring not-for-profit organisations and connected people through a UK network of approved insurance advisors.

Our products	Available online
Arts and Culture Connect	No
Business	No
Business (office)	No
Business (shop)	No
Care Home (if run by a registered or recognised UK charity)	No
Charity and Community Connect	No
Charity Protect	Yes
Charity Protect Plus	Yes
Charity Shop Connect	No
Church Connect	Yes
Church Fellowship Connect	Yes
Community Group Connect	Yes
Event Connect	Yes
Home Connect Lifestyle	Yes
Property Owners	No
Small Charity Connect	Yes

Please ask your insurance advisor for more details.

## Ansvar website

If you have one of our policies, you have free access to information on managing risk.

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











**Insurance Advisor**

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**Ansvar Insurance**

Ansvar House, St Leonards Road  
Eastbourne, East Sussex, BN21 3UR

Phone: **0345 60 20 999** or **01323 737541**

Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

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

**Business division of:**

Ecclesiastical Insurance Office plc  
Registered Office: Beaufort House,  
Brunswick Road, Gloucester GL1 1JZ  
Registered number: 24869 England

If you would like this booklet in large print, Braille,  
or on audio tape or computer disc, please call us on  
0345 777 3322. You can also tell us if you would like to  
always receive documents in another format.

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**Member of:**

Association of British Insurers

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[www.fca.org.uk/register/](http://www.fca.org.uk/register/)

Phone: **0800 111 6768**

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UW111.1(BR) 11/18