



Small Charity Connect

Cover for small charities, not-for-profit organisations,
social enterprises and voluntary organisations





Small Charity Connect

is specially designed for the smaller or newly set-up registered and recognised charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary, not-for-profit organisations and social enterprises that do not carry out work or visits abroad.



Small Charity Connect

Small Charity Connect is for charities and organisations that have:

- an annual income or turnover up to £250,000
- assets up to £500,000
- a wage roll up to £100,000
- fewer than 250 volunteers or members.

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 charity sector that are available. We have also included extra information that may help you.

Cover under our Small Charity Connect policy is provided by Ecclesiastical Insurance Office plc.

Charity activities

The UK charity sector is involved in a wide range of activities. We can meet the insurance needs of your organisation for the following activities.

- meetings, charitable, recreational and fund-raising activities
- sales of goods, including second-hand goods for the benefit of your charity
- activities carried out using third-party suppliers (listed in the public and products liability section of the policy summary)
- office and administration work.

There are some higher risk activities which we do not cover (exclusions). We will cover some specified higher risk activities if the activity is provided by a professional supplier (see public and products liability section for a list of excluded activities and for professional suppliers' activities and conditions).

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 renowned 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.

Choice of cover options

Public and products liability is a compulsory section of cover to which you can add cover for:

- abuse
- community work activities
- firework displays and bonfire events.

You can also add the following sections of cover.

- Contents (option to add cover for stock)
- All risks
- Money and personal accident assault
- Business interruption (only available with either contents or all risks cover)
- Computer breakdown (only available with either contents or all risks cover)
- Employers' liability
- Professional indemnity
- Personal accident
- Trustees' and directors' indemnity
- Legal expenses.

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.

Helplines

Available 24 hours a day, 365 days a year.

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

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

- Tax advice (commercial)

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 as there is no automatic index-linking under this policy.
- Sums insured should include VAT if this applies.

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.

Unoccupancy or change in risk

You must tell us immediately if the buildings are to become unoccupied, without tenants, empty, disused or need to have structural alterations, major repairs, demolition or construction.

If this happens, we may cancel the policy from the date of the alteration or place special terms on you or charge an extra premium.



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
Contents	Cooking equipment	Cleaning ducting, fitting safety devices and providing fire extinguishers
	Waste materials	Disposing of combustible materials
Business interruption	Backing up of electronic data	Regularly backing up and storing electronic data
	Monthly statement (for book debts extension)	Record-keeping and storing records
	Pests or vermin	Getting our permission before restricting the use of the premises
Computer breakdown	Backing up of electronic data	Regularly backing up and storing electronic data
	Anti-virus maintenance	Updating anti-virus protection
Employers' liability	Corporate manslaughter	Immediately telling us about any legal action
Money	Record-keeping	Record-keeping and storing records
	Security	Safes and strongrooms being kept locked and keys kept safe
Public and products liability	Using bouncy castles and other land-based inflatables or trampolines	Supervision, safety and location requirements for equipment
	Clean-ups or litter picks	Safety procedures and using protective personal equipment
	Second-hand goods (products liability)	Checking goods and record-keeping
	Face painting and henna tattoos	Safety procedures and hygiene precautions
	Insurance checks for professional suppliers of activities	Checking insurance documents
	Loaned or hired out mobility equipment	Safety checks and keeping records of equipment
	Libel and slander	Following the advice given by a Queen's Counsel
	Corporate manslaughter	Immediately telling us about any legal action
	Abuse (optional cover)	You, your employees and professional suppliers keeping to your written protection policy Reviewing your protection policy at least once a year
Firework displays or bonfire events (optional cover)	Management and safety procedures for the event	
Professional indemnity	Insurance checks for labour-only subcontractors and self-employed	Checking insurance documents
Trustees' and directors' indemnity	Electronically held documents	Regularly backing up and storing electronic data



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.

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 and limits	Significant exclusions
<p>Legal liability for injury to the public or damage to their property which happens during the period of insurance, and legal liability arising from selling or supplying goods, in the course of your activities including:</p> <ul style="list-style-type: none"> going to trade shows, exhibitions, conferences, meetings and seminars clerical and office administration work maintaining your premises fund-raising events and recreational activities where no more than 500 people will attend at any one time <p>(but not the specified activities referred to under significant exclusions)</p> <ul style="list-style-type: none"> specified activities not organised, run or supervised by you as long as you meet certain requirements – see 'Professional suppliers activities' on the next page <p>Section limit £1,000,000 for any one claim:</p> <ul style="list-style-type: none"> for damages (costs and expenses will be paid as well as this limit unless we say otherwise) includes costs and expenses for acts of terrorism applies to any one period of insurance for selling or supplying goods or for pollution or contamination applies to all extensions, unless we say otherwise (extension limits are not in addition to the section limit) <p>Note: We will not increase the section limit any higher than £5,000,000 for acts of terrorism</p>	<p>£250 excess for third-party property damage</p> <p>Abuse (physical, sexual, medical or psychological) and insulting behaviour</p> <p>Bodily injury to employees and volunteers arising out of your activities</p> <p>Contractual liability</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 1,000 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 under nine metres long) and craft designed to travel through air or space</p> <p>Specified activities shown below</p>

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, forest-school activities, 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, parkour or freerunning, professional sport of any kind, racing or time trials (other than on foot), rugby, weightlifting 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)
 - 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 only or within three miles of the coast as long as they are not used in any white-water activity)

Public and products liability (continued)

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, land or kite or fly boards of any kind, land or sand or ice yachts of any kind, motorised fairground rides, roller blades, sandboards, skates, skateboards, 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
- trailer used for carrying people (whether paying a fare or not) for which you do not need compulsory motor insurance or security

Professional suppliers' activities

We will give you automatic cover for the following activities organised, run and supervised by independent contractors as long as you have checked that they have public liability insurance for these activities. 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 or pony or donkey riding, ice skating, inflatable play equipment, javelin throwing, land or kite or fly surfing or boarding, land or sand or ice yachting, motorised fairground rides, paint-balling, roller blading, roller skating, rope courses, skateboarding, weightlifting, 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 and limits	Significant exclusions
Indemnity to principals, members and other people	
Cross liabilities (the section limit applies in total for all parties named in the policy schedule)	
Hired or rented premises (the section limit applies)	£250 property damage excess Contractual liability
Contingent motor liability (the section limit applies)	
Court attendance expenses (£250 a day per person)	
Wrongful arrest (£25,000 for any one period of insurance including costs and expenses)	Claims by any employee or volunteer
Second-hand products (section limit applies for any one period of insurance)	Gas appliances and any other appliances containing or using flammable liquids Upholstered furniture or bedding not meeting legal safety requirements
Legal liability as a result of breaking or alleged breaking of any current data-protection legislation during the period of insurance We will also cover past events that would have been covered under a previous 'claims made' policy which you become aware of in the current period of insurance. (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

Public and products liability extensions (continued)

Cover and limits	Significant exclusions
<p>Libel and slander, defamation and slander of title to goods (in other words, who legally owns the goods) (£10,000 any one period of insurance, including costs and expenses, with an inner limit of 20% (£2,000) for claims arising from statements in electronic format)</p>	<p>£250 excess</p> <p>Action in courts outside of the United Kingdom, the Channel Islands and the Isle of Man</p> <p>Claims against one of your trustees or directors by another person who is also one of your trustees or directors</p> <p>Malicious or injurious falsehood</p>
<p>Corporate manslaughter defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007 (£500,000 for any one period of insurance, or £1,000,000 if the employers liability section also applies, or £1,000,000 in total for all policies we cover you for if relating to the same prosecution)</p>	<p>Costs covered under the legal expenses section or elsewhere</p> <p>Costs of any remedial or publicity orders</p> <p>Deliberate act or failure to act</p>
<p>Health and Safety at Work Act defence costs for criminal proceedings (£500,000 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 act or failure to act</p> <p>Fines or penalties</p>
<p>Consumer Protection Act and Food Safety Act defence costs for criminal proceedings (£500,000 for any one claim under each Act)</p>	<p>Costs covered elsewhere</p> <p>Deliberate act or failure to act</p> <p>Fines or penalties</p> <p>Liability for bodily injury or damage to property</p> <p>Under Food Safety Act any:</p> <ul style="list-style-type: none"> – order made under Section 9; or – regulation under Section 45
<p>Abuse (optional cover)</p> <p>Legal liability for injury to the public for claims which take place during the period of insurance (£1,000,000 for any one period of insurance)</p> <p>If someone is abused over more than one period of insurance, we will treat all abuse as having taken place during the period of insurance that the abuse first started</p>	<p>Bodily injury to employees and volunteers</p>
<p>Firework displays or bonfire events for up to 100 people attending at any one time (optional cover)</p> <p>Legal liability for injury to the public or damage to their property which takes place during the period of insurance in the course of any firework display or bonfire event organised and run by you (£1,000,000 for any one claim)</p>	<p>Significant exclusions as for public and products liability section</p>
<p>Community-work activities (optional cover)</p> <p>Legal liability for injury to the public or damage to their property which takes place during the period of insurance, arising from community-work activities including:</p> <ul style="list-style-type: none"> • clean-ups and litter picks • collection and delivery work • domestic work including domestic gardening • indoor and outdoor cleaning or decorating of property • sorting card, clothes, electrical goods, furniture, glass, paper, plastic or tins for recycling <p>The section limit applies for any one claim</p>	<p>The same exclusions as for public and products liability section</p> <p>Work involving:</p> <ul style="list-style-type: none"> – demolition, excavation or underground works – domiciliary personal care, medical or nursing care – electrical, gas or plumbing installations or roofing – food or industrial manufacturing processes – heights over three metres above ground or floor level – recycling industrial processes or waste disposal – chainsaws, powered metalworking or woodworking machinery other than powered hand tools – scaffolding over three metres above ground or floor level; and – welding or heat application equipment

Contents

Cover and limits	Significant exclusions
<p>The main events insured against are loss or damage to contents (including stock if you have chosen this) caused by:</p> <ul style="list-style-type: none"> • fire, subterranean fire, explosion, lightning or earthquake • smoke • theft or attempted theft involving entry to or exit from the buildings by force • impact by any vehicles, animals or aircraft • riot, civil commotion • malicious people or vandals • storm or flood • escape of water from specified installations • escape of oil from a fixed heating installation • falling aerials or satellite dishes including loss or damage to them • falling trees, telegraph poles, lamp posts, pylons or wind turbines • accidental damage <p>Section limits The selected sum insured, with limits of:</p> <ul style="list-style-type: none"> • £2,500 for antiques and valuables (£1,000 item limit) • £2,500 for electronic data • £1,000 for escape of metered water • £1,000 for escape of oil (including by theft) 	<p>£100 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>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 apply in addition to the section limit.

Cover and limits	Significant exclusions
Accidental breakage of glass, sanitary fittings, lamps, signs and glass in furniture, showcases, shelves, tops and mirrors (£5,000)	While the buildings are unoccupied, without tenants, empty or disused
Theft damage to buildings, as long as you are legally responsible for the damage (£5,000)	While the buildings are unoccupied, without tenants, empty or disused
Theft of keys and gaining access (£1,000 for any one period of insurance)	£50 excess Safe keys left in buildings outside working hours
Property of employees, volunteers and members (£100 for personal money, £500 for any item, £1,000 in total for any one person)	£50 excess Accidental damage Bicycles Money (other than personal money), credit or debit cards Theft of portable computers from unattended vehicles
Costs of removing debris (10% of contents sum insured)	
Hired or loaned property in your custody and control for periods up to 30 days (£2,500 item limit and £5,000 in total)	Theft from unattended vehicles

All risks

Cover and limits	Significant exclusions
<p>Any loss or damage within the British Isles to your unspecified property</p> <p>We will restrict any cover provided for marquees, tents, inflatables and sports equipment to loss or damage by fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, being hit by any aircraft or vehicle or train or animal, riot, civil commotion, storm, flood and falling trees, telegraph poles or lamp posts</p> <p>Section limits The selected total sum insured and the selected item limit</p>	<p>£100 excess</p> <p>£250 theft excess for property in trailers</p> <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 and limits	Significant exclusions
<p>Physical loss of:</p> <ul style="list-style-type: none"> crossed cheques and other non-negotiables (up to £250,000) other money: <ul style="list-style-type: none"> on the premises in a locked safe (£2,500) on the premises during working hours, when being carried by you or in a bank night safe (£2,500) at the home of an authorised employee or volunteer (£2,500) in your collecting tins or buckets (£250 for any one claim and £500 in any one period of insurance) in any other circumstances (£500) <p>Damage to:</p> <ul style="list-style-type: none"> clothing and personal belongings caused by theft or attempted theft of money (£100 for personal money, £500 in total for any one person) the safe or strongroom at the premises or money-carrying belt or case (£2,500) 	<p>£100 excess</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 and limits	Significant exclusions
<p>Misappropriation of money by an employee or volunteer (£2,500 any one person, £5,000 for any one period of insurance)</p>	<p>Losses not discovered within 30 days of the event</p>
<p>Injury to you, employees and voluntary workers due to theft or attempted theft of money or contents causing:</p> <ul style="list-style-type: none"> death (£10,000) permanent total disability, including loss of hands, feet, eyes, hearing or speech (£10,000) temporary total disability up to 104 weeks (£100 a week if aged 16 to 75, nothing if aged 76 to 85) 	<p>Illness or disease</p>
<p>Fraudulent use of credit or debit cards (£1,000 per card account for 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>

Business interruption

Cover and limits	Significant exclusions
<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 contents or all risks</p> <p>Section limits The selected sum insured with a limit of £2,500 extra expenses for reproducing documents or electronic data</p> <p>Options available for:</p> <ul style="list-style-type: none">• loss of income including extra expenses that prevent loss of income• extra expenses – for example, the costs of removal to and from, and fitting up of, temporary premises (a fixed percentage of the selected sum insured for the first three months and a monthly limit after this)	<p>Loss after the charity or organisation is wound up or permanently discontinued</p>



Business interruption extensions

Specified extension limits apply in addition to the section limit.

Cover and limits	Significant exclusions
<p>We will provide cover after:</p> <ul style="list-style-type: none"> an outbreak of a specified disease (see list below) discovery of an organism resulting in a specified disease (see list below) poisoning caused by food or drink your organisation has provided an accident causing faults in drains or other sanitary arrangements <p>at your premises resulting in an authority restricting how you use the premises</p> <ul style="list-style-type: none"> discovering pests or vermin at your premises murder, rape or suicide happening at your premises <p>We will cover you for up to three months after the event (the selected sum insured or £25,000 whichever is less)</p>	<p>Any event not at your premises</p> <p>Cleaning, repair, replacement, recall or checking property</p>
<p>Specified diseases: 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 (£2,500)</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 (£5,000)</p>	
<p>Suppliers and customers – interruption to your activities following damage to the premises of your suppliers or customers (£5,000)</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 (£5,000)</p>	<p>Deliberate act of the supplier</p>
<p>Utilities – damage at an electrical, gas, water or telecommunications suppliers' premises (£5,000)</p>	
<p>Exhibitions and work away – damage at other premises used by you (£5,000)</p>	
<p>Book debts – inability to collect money owed to you due to damage to your records (£5,000)</p>	<p>Deliberate erasure or distortion of electronic data</p>

Computer breakdown

Cover and limits	Significant exclusions
<p>Repairing computer equipment following sudden and unexpected breakdown and the resulting expenses to replace or reinstate electronic data (£2,500 for hardware and £2,500 for data for any one period of insurance)</p> <p>Additional expenses for reinstating computer equipment and data following a virus or similar mechanism or hacking or denial of service attack (£500 for any claim, £1,000 for any one period of insurance)</p>	<p>£100 excess</p> <p>Computer equipment over 10 years old</p> <p>Consequential loss</p> <p>Wear and tear</p>

Computer breakdown extension

Specified extension limits apply in addition to the section limit.

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

Employers' liability

Cover and limits	Significant exclusions
<p>Legal liability for injury to employees and volunteers caused during the period of insurance in the course of your activities</p> <p>Section limit £10,000,000 any one claim including costs and expenses but reduced to £5,000,000 if terrorism is involved</p>	<p>Offshore activities</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 limit.

Cover and limits	Significant exclusions
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)	
Corporate manslaughter defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007 (£500,000 for any one period of insurance, or £1,000,000 if the public and products liability section also applies, or £1,000,000 in total for all policies we cover you for if relating to the same prosecution)	<ul style="list-style-type: none"> Costs covered under the legal expenses section or elsewhere Costs of any remedial or publicity orders Deliberate act or failure to act
Health and Safety at Work Act defence costs for criminal proceedings (£500,000 in total for all claims relating to the same prosecution under this extension and the public and products liability section)	<ul style="list-style-type: none"> Costs covered elsewhere Deliberate act or failure to act Fines or penalties

Professional indemnity

Cover and limits	Significant exclusions
<p>Cover for claims made in any one period of insurance for which 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</p> <p>Section limit £100,000 for any one period of insurance including costs and expenses</p>	<ul style="list-style-type: none"> £250 excess Abuse (physical, sexual, medical or psychological) and insulting behaviour Bodily injury except as a result of negligent advice, design, formula or specification Contractual liability Goods sold, supplied or worked on by you Claims against one of your trustees or directors by another person who is also one of your trustees or directors Medical malpractice Overseas claims Regulatory or disciplinary investigations or proceedings Trading losses or liabilities

Trustees' and directors' indemnity

Cover and limits	Significant exclusions
<p>Claims made in any one period of insurance 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 in that capacity, 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 legal liability of a trustee, director or officer arising from documents having been destroyed, damaged, lost or mislaid <p>Section limits £100,000 for any one period of insurance including costs and expenses and up to £50,000 for loss or damage to documents</p>	<p>£250 excess</p> <p>Bodily injury or damage to property</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>Claims against one of your trustees or directors by another person who is also one of your trustees or directors</p> <p>Legal action outside the European Union</p> <p>Medical malpractice</p> <p>Reckless or deliberate acts</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 limit.

Cover and limits	Significant exclusions
Costs of representing you at an investigation after proceedings instigated by the Charity Commission or other regulatory body (£100,000 for any one period of insurance)	Costs covered elsewhere
The legal liability of a trustee's husband, wife or civil partner if liability of the trustee is transferred to them by the operation of law (the section limit applies)	
Legal representatives' 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 charitable body
Legal costs in defence of criminal proceedings arising from a 'wrongful act' resulting in pollution, contamination or seepage (£100,000 for any one period of insurance)	Resultant damage and clearance costs arising from 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)	

Personal accident

Cover and limits	Significant exclusions
<p>Following injury to you, employees and volunteers arising from accidents while working in connection with your activities, we will pay for:</p> <ul style="list-style-type: none"> • death (£10,000 if aged 16 to 75, £5,000 if aged 76 to 85) • permanent total disability, including loss of hands, feet, eyes, hearing or speech (£10,000 if aged 16 to 75, £5,000 if aged 76 to 85) • temporary total disability up to 104 weeks (£100 a week if aged 16 to 65, £50 a week if aged 66 to 75, £25 a week if aged 76 to 80, nothing if aged 81 to 85) • medical and dental expenses (£2,500 for any one person) • in-patient hospital treatment (£20 for every 24 hours in hospital, up to £200 for any one person) 	<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>

Legal expenses

Cover and limits	Significant exclusions
<p>Legal costs or expenses, including compensation awards where stated, we have agreed to for the insured incidents as shown</p> <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:</p> <p>Any compensation (other than employment compensation awards or legal defence under current data-protection legislation following civil action by an individual)</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>Loss, alteration, corruption or distortion of, or damage to, personal data, and cyber-related claims such as hacking or viruses</p> <p>Where you are bankrupt or you become bankrupt at the start of or during a claim</p>

Legal expenses (continued)

Insured incidents	
Cover and limits	Significant exclusions
<p>Legal defence – or representation for your employees’ legal rights:</p> <ul style="list-style-type: none"> • 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 • in criminal prosecution arising in connection with your activities • in a civil action for compensation under current data-protection legislation, including paying any compensation awarded to an individual • following civil action for wrongful arrest for theft during the period of insurance • in appealing against the terms of any statutory notice which affects your activities <p>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, 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>Relating to any statutory notice issued by a regulator or a governing body</p>
<p>Contract disputes – negotiating your legal rights in 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 value added tax (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>Debt recovery – negotiating your legal rights, including enforcement, to recover money from selling or providing goods or services</p>	<p>Claims after 90 days of the debt being due</p> <p>Computer hardware, software systems or services</p> <p>Debts under £250 including value added tax (VAT)</p> <p>Debts bought from someone else</p> <p>Disputes where the other party implies that a defence exists</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>

Legal expenses (continued)

Cover and limits	Significant exclusions
<p>Property protection – negotiating your legal rights in any civil dispute relating to property following any event which causes damage to that property, or a legal nuisance or a trespass</p>	<p>Contract disputes Defending your legal rights Enforcing a legal property agreement Goods being transported or on loan or hire Motor vehicles</p>
<p>Personal injury – negotiating 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, 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 Illness or injury that develops 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 • value added tax (VAT) disputes with HM Revenue & Customs 	<p>Dishonest or alleged criminal offences Failure to register for value added tax (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 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 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.

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.

- You may cancel the policy by giving us written instructions.
- 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, professional indemnity, libel and slander and misappropriation of money 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 the 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 applies?

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

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 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)

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 do 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

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 specially designed 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.



Insurance advisor

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
www.ansvar.co.uk

Business division of:

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

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Association of British Insurers

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