



Community Group Connect

Insurance with a flexible range of covers for clubs, groups and societies using third party premises



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Community Group Connect

is specially designed to offer flexible cover for clubs, groups and societies at their hired, rented or loaned premises and away from them.

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Community Group Connect

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 community groups that are available. We have also included extra information that may help you.

Cover under our Community Group Connect policy is provided by Ecclesiastical Insurance Office plc.

Community group activities

Clubs, groups and societies fulfil an important role in the communities in which they operate and provide a wide range of activities. We can meet the insurance needs of your organisation for the following activities.

- Meetings and activities at premises hired, rented or loaned and away from them.
- Using independent contractors to provide activities for you (activities covered are listed in the public and products liability section of the policy summary).
- Office and administration work and the storage of your property.

We will provide cover unless we say in the policy summary that a particular activity is not covered (for example, we do not insure a number of high-risk activities under the public and products liability section).

If you need cover for any extra, excluded or similar activities, we may be able to include them if you give us details. Please let your insurance advisor or us know about any event or activity which you are not sure about.

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.

Choice of cover

Public and products liability is a compulsory section of cover.

You can also add the following sections of cover.

- Employers' liability
- All risks (for specified or miscellaneous property)
- Money (including personal accident assault)
- Business interruption
- Personal accident
- Trustees' indemnity

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.

Discounts

- One-year no-claims discount

Helplines

Available 24 hours a day, 365 days a year.

- Counselling
- Emergency assistance
- Eurolaw commercial legal advice

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

- Tax advice (commercial)

Index-linking

Each month we automatically increase the sums insured for the all risks section in line with rises in general inflation.

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, 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 all risks section.
- 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 otherwise stated.



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Meetings and activities at the premises can be covered as well as office and administrative work.

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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
	Refrigeration units maintenance contract	You need a maintenance contract for refrigerators over 10 years old
Business interruption	Backing up of electronic data	Regularly backing up and storing electronic data
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
Public and products liability	Using bouncy castles or trampolines	Supervision and safety requirements for equipment
	Clean-ups or litter picks	Safety procedures and using protective personal equipment
	Safeguarding policy for children or vulnerable adults	You, your employees and professional suppliers keeping to your written protection policy
	Second-hand goods (products liability)	Reviewing your protection policy at least once a year
	Use of your gym equipment	Checking goods and record-keeping
Face painting and henna tattoos	Supervision and training	
		Safety procedures and hygiene precautions

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	Significant exclusions and limits
<p>Legal liability for injury to the public, or damage to their property which happens during the period of insurance and in the course of your activities, including:</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 temporary visits abroad to do clerical work exhibitions, craft fairs or fetes away from your premises where no more than 500 people will attend at any one time 	<p>£250 excess for third-party property damage</p> <p>Section limit:</p> <p>£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 claims in the United States of America or Canada applies to any one period of insurance for selling and supplying goods or for pollution and contamination applies to all extensions, unless we say otherwise (extension limits are not in addition to the section limit) <p>Bodily injury to employees and authorised volunteers arising out of your activities</p> <p>Contractual liability for selling and supplying goods or any contract work you carry out</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>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> <p>Specified activities shown below and on the next page</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 unless you have chosen optional cover, glacier walking or trekking, Gaelic football, gorge walking and the like, gymnastics, horse, pony or donkey riding of any kind, parkour or free-running, professional sport of any kind, racing or time trials (other than on foot), rugby, underground activities of any kind including caving and potholing and weightlifting
- 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

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

Airborne lanterns, bicycles other than for normal road use, cables or wires, elastic ropes, fireworks or explosive items (other than firework displays or bonfire events where you have chosen optional cover), land, kite or fly boards of any kind, land, 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)

which you do not need compulsory motor insurance or security for

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, pony or donkey riding, ice skating, inflatable play equipment, javelin throwing, land, kite or fly surfing or boarding, land, sand or ice yachting, motorised fairground rides, paint-balling, rollerblading, 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 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, members and other people	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
Wrongful arrest	£25,000 any one period of insurance including costs and expenses Claims by any employee or authorised volunteer

Public and products liability extensions

Cover	Significant exclusions and limits
Food Safety Act defence costs for criminal proceedings	<p>£500,000 any one claim</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 order made under Section 9 or regulation under Section 45</p>
Selling or supplying second-hand products	<p>Contractual liability</p> <p>Gas appliances and any other appliances containing or using flammable liquids</p> <p>Upholstered furniture or bedding not meeting legal safety requirements</p>
<p>Legal liability as a result of breaking or alleged breaking of current data-protection legislation during the period of insurance</p> <p>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</p>	<p>The section limit, including costs and expenses, applies for any one claim following civil action against you</p> <p>The limit is £100,000 for any one period of insurance for defence and prosecution costs awarded against you following criminal proceedings</p> <p>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</p> <p>Costs for replacing, reinstating or deleting data</p>
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	<p>£2,000,000 or the indemnity limit whichever is the less, any one claim</p> <p>Contractual liability</p> <p>Ownership, possession or use of powered vehicles</p> <p>Pets, livestock or other animals</p>



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 and authorised volunteers 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

All risks

Cover	Significant exclusions and limits
Any loss or damage, within geographical limits you choose, to your specified or unspecified property 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, vehicle, train or animal, riot, civil commotion, storm, flood and accidental damage caused by falling trees, branches, telegraph poles or lamp posts	£50 excess £250 theft excess for property in trailers Section limits: The selected: <ul style="list-style-type: none"> item limit for unspecified property sum insured for specified or unspecified property Property from unattended motor vehicles unless hidden and the vehicle locked Theft that does not involve forced or violent entry to or exit from the buildings unless: <ul style="list-style-type: none"> the theft is from the private dwelling of any director, authorised employee or member at the time of the theft the buildings were occupied by you forced or violent entry or exit has been used to enter a locked room or cupboard where your property is kept Unexplained disappearance Wear and tear, vermin, mechanical or electrical breakdown, faulty workmanship, cleaning and restoring

All risks extensions

Cover	Significant exclusions and limits
Theft of keys	£25 excess £1,000 any one period of insurance
Loss or damage to the contents of refrigerators due to a rise or fall in temperature or escape of refrigerant	£50 excess £1,000 any one claim
Stock (including donated stock), stationery, foodstuffs, documents or electronic data	£50 excess £500 any one claim Property insured elsewhere
Property of employees, volunteers, members and visitors while in any buildings where they are involved in your activities	£25 excess £500 for any item and £1,000 any one claim for any one person Bicycles Money, credit or debit cards

Note: Unspecified property is required to be insured (minimum £1,000) for the All Risks extensions to be operative

Money

Cover	Significant exclusions and limits
Physical loss of crossed cheques, other non-negotiables and other money Damage to: <ul style="list-style-type: none"> the safe or strongroom at the premises or any money-carrying belt or case clothing and personal belongings caused by theft or attempted theft of money	£50 excess Up to £250,000 for crossed cheques and other non-negotiables Other money limits: <ul style="list-style-type: none"> £1,000 on the premises in a locked safe or strongroom £2,000 on the premises during working hours, when being carried by you or in a bank night safe £2,000 at the home of an authorised employee or volunteer £500 in any other circumstances £100 for personal money, £500 any one claim for any one person for clothing and personal belongings and in total Clerical errors, unexplained shortage or a business transaction Loss from unattended motor vehicles or money-operated machines Money in the custody of professional carriers

Money extensions

Specified extension limits apply in addition to the section limit.

Cover	Significant exclusions and limits
Misappropriation of money by an employee or authorised volunteer	£2,500 any one claim for any one person, £5,000 any one period of insurance Losses not discovered within 60 days of the event

Money extensions

Cover	Significant exclusions and limits
Injury to you, employees and authorised volunteers due to theft or attempted theft of money or contents that causes death or disability	<p>People aged under 16 or over 80</p> <p>£10,000 for death</p> <p>£10,000 for permanent total disability, including loss of hands, feet, eyes, hearing or speech</p> <p>£100 a week for temporary total disability up to 104 weeks if aged 16 to 75, nothing if aged 76 to 80</p> <p>Illness or disease</p>
We will double specific money limits for fund-raising or similar events	No more than three fund-raising or similar events in any one period of insurance

Business interruption

Cover	Significant exclusions and limits
Extra expenses – for example, the costs of removal to and from, and fitting out of, temporary premises following interruption to your activities for up to a 12-month period caused by damage at your premises	<p>Section limit:</p> <ul style="list-style-type: none"> the selected sum insured (50% of the sum insured for the first three months and a monthly limit after this), including up to £10,000 extra expenses for reproducing documents or electronic data <p>Loss after the charity or organisation is wound up or permanently discontinued</p>

Business interruption extensions

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

Cover	Significant exclusions and limits
<p>We will provide cover 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 at your premises resulting in an authority restricting how you use the premises <p>We will also provide cover after murder, rape or suicide happening at your premises</p>	<p>£25,000 or the sum insured whichever is the less any one claim</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>	

Business interruption extensions

Cover	Significant exclusions and limits
Bomb scare or emergency action resulting in the authorities closing your premises	£2,500 any one claim Closure of less than 4 hours Premises in Northern Ireland
Being denied access to your premises, following damage to property in the area around the premises	The section limit applies
Failure of the electricity, gas or water supply at the connecting point where the supplier's feed joins your premises, or failure of telecommunications following damage to telecommunications property	£5,000 any one claim Deliberate act of the supplier
Exhibitions and work away – damage at other premises used by you	£5,000 any one claim



Personal accident

Cover	Significant exclusions and limits
<p>Following injury to you, employees and authorised volunteers arising from accidents while working in connection with your activities</p>	<p>People aged under 16 or over 80</p> <p>£5,000 for death if aged 16 to 75, a maximum of £5,000 if aged 76 to 80</p> <p>£5,000 for permanent total disability, including loss of hands, feet, eyes, hearing or speech if aged 16 to 75, a maximum of £5,000 if aged 76 to 80</p> <p>£50 a week if aged 16 to 65, a maximum of £50 a week if aged 66 to 75 and £25 a week if aged 76 to 80 for temporary total disability up to 104 weeks</p> <p>£500 for any one person for medical and dental expenses</p> <p>£20 for every 24 hours in hospital, up to £200 for any one person for in-patient hospital treatment</p> <p>Chemical, biological or nuclear terrorist act</p> <p>Illness or disease</p> <p>Serving in 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, motor-cycling, motor-scooter, 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>

Trustees' indemnity

Cover	Significant exclusions and limits
<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 	<p>£250 excess</p> <p>Section limit: £100,000 any one period of insurance including costs and expenses</p> <p>Bodily injury or damage to property</p> <p>Claims against one of your trustees, directors or officers by another person who is also one of your trustees, directors or officers</p> <p>Contractual liability</p> <p>Criminal or fraudulent acts</p> <p>Employment disputes</p> <p>Failure to carry out your professional duty</p> <p>Failure to maintain insurance</p> <p>Legal action outside England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man</p> <p>Medical malpractice</p> <p>Personal guarantees</p> <p>Reckless or deliberate acts</p> <p>Terrorist acts</p>

Trustees' indemnity extensions

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

Cover	Significant exclusions and limits
Costs of representing you at an investigation after proceedings instigated by the Charity Commission or other regulatory body	£100,000 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 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 to defend against criminal proceedings arising from a 'wrongful act' resulting in pollution, contamination or seepage	£100,000 any one period of insurance Resultant damage and clearance costs arising from pollution, contamination or seepage

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 Trustees Indemnity	Indemnity limit £1,000,000 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 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 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:

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**

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 does not charge individual consumers for using their service.

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

You can write to:

Financial Services Compensation Scheme
10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Visit the website: www.fscs.org.uk

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

Email: enquiries@fscs.org.uk

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!

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.

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.



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

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.

Member of:

Association of British Insurers

Ansvar is a trading name of Ecclesiastical Insurance Office plc who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register at: www.fca.org.uk/register/

Phone: **0800 111 6768**

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Insuring the heart of your community