



# STARTER CONNECT

Summary of Cover

A special policy for small organizations  
arranged through



**Insurance for the Voluntary Sector**

Underwritten by





Starter Connect

## Starter Connect Insurance is especially designed for small recognised charities, voluntary and not-for-profit organisations that have an income of less than £10,000.

This Summary of Cover outlines the main features and exclusions of Ansvar's Starter Connect Insurance policy – it does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you.

Cover for Starter Connect is underwritten by Ansvar Insurance Company Limited.

Starter Connect provides an “essentials” Public and Products liability cover for charities, voluntary and not-for-profit organisations:

- with an annual income/turnover up to £10,000 and with assets up to £25,000
- with less than 100 members
- provided they are not involved in the provision, management or operation of any:
  - activity centre
  - alcohol or tobacco sale or supply services
  - animal rights, welfare or rescue activities
  - employment agency or the supply and/or placement of volunteers
  - event organised on behalf of any third party
  - medical, nursing or domiciliary care service
  - medical, surgical, dental, pharmaceutical or therapeutic product supply or sales
  - meetings for the sole purpose of religious worship
  - political, lobbying or activist group
  - residents association

Optional covers are available for:

- specified activities not organised, run and supervised by you
- Employers Liability
- All Risks cover for the charity/organisation's unspecified property

When you take out cover, you will be issued with a policy schedule detailing the cover provided. The policy wording should be read in conjunction with the policy schedule.



| <b>Policy Cover Summary</b>   |  |  |
|---|--|--|
| Refer to the policy wording for full details of cover, exclusions and the General Conditions and General Exclusions.  |  |  |
| In some instances, the first amount of any claim is not covered (known as an excess).<br>Cover under the policy applies within the UK only.   |  |  |
| <b>COVER</b>  | <b>LIMITS</b>  | <b>SIGNIFICANT EXCLUSIONS</b>  |
| <p><b>Public &amp; Products Liability (Standard Cover)</b></p> <p>Liability for injury to the public or damage to their property including liability arising from the sale or supply of goods</p> <p>Cover applies to your following activities:</p> <ul style="list-style-type: none"> <li>▪ clerical work</li> <li>▪ collection or delivery work by you</li> <li>▪ non-manual work</li> <li>▪ domestic work, including domestic gardening</li> <li>▪ exhibitions, craft fairs or fetes provided the attendance at any one exhibition, craft fair or fete organised or run by you does not exceed 250 persons at any one time</li> <li>▪ clean-ups or litter picks</li> <li>▪ recreational or fund-raising activities not otherwise excluded</li> </ul>  | <p>Indemnity limit of £1,000,000 (includes costs and expenses)</p> <p>Indemnity limit applies to any one period of insurance for Products Liability and Pollution or Contamination</p> | <p>Specified activities (see below for full list)</p> <p>£250 property damage excess</p> <p>Injury or damage occurring abroad</p> <p>Abuse (physical and psychological)</p> <p>Contractual liability</p> <p>Fines, penalties, punitive, aggravated, multiplied or liquidated damages</p> <p>Manual work away from the premises unless otherwise stated in the cover</p> <p>Medical, surgical, dental, pharmaceutical or therapeutic products</p> <p>Offshore activities</p> <p>Professional advice, error or services</p> <p>Property being worked upon</p> <p>Use of mechanically propelled vehicles for which compulsory motor insurance is required</p> <p>Use of watercraft and craft designed to travel through air or space</p> <p>Claims brought in courts abroad</p> |
| <p><b>Excluding:</b></p> <p>a) the following activities:<br/>                     abseiling, aerial activities of any kind, climbing of any kind, dry slope skiing, fire walking, football that is played within a league system, gorge walking and the like, gymnastics, horse or pony riding of any kind, landboarding, professional sport of any kind, racing or time trials other than on foot, rugby and other contact sports, trampolining, underground activities of any kind, water activities (other than swimming or snorkeling, or the use of hand or foot propelled watercraft on inland waterways or lakes provided they are not used in any white water activity), weightlifting, winter sports</p> <p>b) any activity that involves the use of:<br/>                     bicycles other than for normal road use, cables, ropes, or wires, elastic ropes, fireworks or explosive items, ice skates, mechanically propelled vehicles, motorised fairground rides, play inflatables other than bouncy castles, roller skates, roller blades or skateboards, weaponry</p> |  |  |
| Public & Products Liability Extensions  |  |  |
| Health and Safety at Work (Defence costs)   | Indemnity limit of £250,000  | Fines and penalties  |
| Indemnity to principal  |  |  |
| Cross Liabilities   | The indemnity limit in total for all parties   |  |
| Hired or rented premises  |  | £250 property damage excess<br>Contractual liability   |
| Consumer protection (Defence costs)   | Indemnity limit of £250,000  | Fines and penalties  |
| Food Safety Act (Defence costs)   | Indemnity limit of £250,000  | Fines and penalties  |
| Second-hand products  |  | Upholstered furniture or bedding, gas appliances and any other appliances containing or using flammable liquids  |



| <b>Policy Cover Summary</b>  |   |   |
|--|---|---|
| Optional Extensions of Cover<br>The following covers are also available for extra premium  |   |   |
| <b>COVER</b>   | <b>LIMITS</b>   | <b>SIGNIFICANT EXCLUSIONS</b>   |
| <b>Public &amp; Products Liability Contingency Extension (Professional Suppliers)</b>  |   |   |
| Cover can be extended for certain activities (see notes below) provided: <ul style="list-style-type: none"> <li>▪ they are not organised, run and supervised by you</li> <li>▪ our requirements (see notes below) are complied with:</li> </ul>  | As per Standard Cover   | As per Standard Cover   |
| <p><b>NOTES to Contingency Extension</b><br/>Activities included:<br/>abseiling, aerial runways, air rifle shooting, archery, assault courses, BMX riding, clay pigeon shooting, climbing with ropes, canoeing (excluding white-water), go-karting, ice skating, inflatable play equipment that is land-based, javelin throwing, kayaking (excluding white-water), motorised fairground rides, paint-balling, roller blading, skateboarding, wind surfing</p> <p>We require you to:</p> <ul style="list-style-type: none"> <li>▪ check details of the suppliers public liability insurance or have reasonable grounds to believe that the supplier is licensed to operate by the local authority/regulatory body and that public liability insurance is held in compliance of such licence</li> <li>▪ confirm that appropriate facilities and supervision will be provided for your participants, including those with physical or mental disabilities.</li> <li>▪ obtain authority from the parent or guardian for persons up to and including age 16 or special needs persons requiring an appointed guardian</li> </ul> |   |   |
| <b>Employers Liability</b>   |   |   |
| Liability for injury to employees including volunteers – includes legal costs  | Indemnity limit of £10,000,000 (includes costs and expenses)<br>Indemnity limit of £5,000,000 if terrorism involved | Offshore activities<br>Injury occurring abroad  |
| <b>All Risks</b>   |   |   |
| Any loss or damage to your unspecified property within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man   | The sum insured stated in the Schedule  | £50 excess<br>£250 excess for theft of property from unattended vehicles<br>Property from unattended vehicles unless concealed and the vehicle locked<br>Unexplained disappearance<br>Wear and tear, vermin, mechanical or electrical faults or breakdown, faulty workmanship, cleaning and restoring |



## Starter Connect

### Answers To Some Questions About The Policy

#### How long does the policy provide cover for?

The insurance contract runs for a period of 12 months from the inception date shown in the policy schedule. The policy is not renewable so if cover is required to continue after the expiry date a new statement of fact will need to be completed before a new policy can be issued. If you are unable to continue to meet the eligibility criteria you will not be able to carry on with Starter Connect cover. You will be reminded about the expiry of cover a few weeks prior to the expiry date.

#### What if you want to change the cover during the period of insurance?

Reductions in cover are not allowed but increases are acceptable subject to the annual difference in premium being chargeable irrespective of the outstanding period of insurance.

#### What if you want to cancel the policy?

You may cancel the policy at any point by giving us notice in writing. There is no refund of premium unless you are transferring cover onto another Ansvr policy.

Ansvr also have the right to cancel the policy by giving you 14 days notice in writing. If we cancel the policy, we will refund the premium for the unexpired period of insurance.

#### What if you need to make a claim?

To report a new claim or make an enquiry about an existing claim, write, phone, fax or email Ansvr (office hours 9am to 5pm, Mondays to Fridays).

#### What if you have a complaint?

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your insurance advisor or Ansvr.

You can make your complaint in writing or verbally to the General Manager or any manager at:

Ansvr Insurance Company Limited

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

Tel: 0845 60 20 999 or 01323 737541 Fax: 01323 644082

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

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

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ansvr Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

#### Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Tel: 0845 080 1800 Fax: 020 7964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

- If you are a business or not-for-profit organisation with an annual turnover of less than £1 million, you can ask the Financial Ombudsman Service to review your case.

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

#### The Financial Services Compensation Scheme (FSCS)

This Scheme was set up under the terms of the Financial Services and Markets Act 2000.

The aim of FSCS is to protect private and small business customers should an insurer go out of business and be unable to meet its liabilities or pay claims. In this event we believe it is likely that the FSCS could consider churches and charities similarly to small companies i.e. you may be entitled to compensation depending upon your income and the number of people you employ.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

- For compulsory insurance, such as third party motor insurance, the full amount of the claim or unused premiums is protected in full.
- For non-compulsory insurance, such as property insurance, the first £2,000 of a claim or unused premium is protected in full followed by 90% of the remainder.

For further information:

#### Financial Services Compensation Scheme

7<sup>th</sup> Floor, Lloyds Chambers, Portsoken Street, London E1 8BN

Tel: 020 7892 7300 [www.fscs.org.uk](http://www.fscs.org.uk)

## **Insurance Advisor**

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

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Member of:  
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Financial Ombudsman Service

Authorised and Regulated by the  
Financial Services Authority (FSA)  
Our FSA Register number is 202019.

To check these details on FSA's Register:  
[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)

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