



CONNECT

ACCESS
INSURANCE

STARTER CONNECT INSURANCE

Insurance for small recognised charities,
voluntary and not-for-profit organisations





Starter Connect Insurance is especially designed for small recognised charities, voluntary and not-for-profit organisations.

Our experience suggests that some new and smaller charities operate without insurance cover. In today's litigious society insurance protection in respect of your legal liability to the general public is essential.

Starter Connect provides an affordable, simple, 'no frills' Public and Products Liability cover especially designed for charities, voluntary and not-for-profit organisations with:

- **annual income/turnover up to £25,000**
- **assets up to £50,000**
- **less than 100 members**

Optional Covers are available for:

- **Employers Liability (for employees and volunteers)**
- **Specified activities not organised, run and supervised by you**
- **All Risks cover for the charity/organisation's property**

The policy cover summary 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.

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.

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

NOTES

Abuse cover is not provided under Starter Connect so the policy may not be suitable for groups working with young people or vulnerable adults.

Also, please be aware that Starter Connect* is not available if there is provision, management or operation of any:

- activity centre
- alcohol or tobacco product supply or sales
- animal rights, welfare or rescue activities
- community, residents, tenants, teacher or parents association
- employment agency or the supply and/or placement of volunteers
- event organised on behalf of any third party
- League of Friends, Lions, Rotary or Round Table club
- 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
- professional bodies

* Other Ansvar products may be suitable. Please contact your insurance advisor.

| Policy Cover Summary | | |
|--|---|--|
| 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). Cover under the policy applies within the UK only. | | |
| COVER | LIMITS | SIGNIFICANT EXCLUSIONS |
| Public and Products Liability (Standard Cover) | | |
| Liability for injury to the public or damage to their property including liability arising from the sale or supply of goods Cover applies to your following activities: <ul style="list-style-type: none"> • clerical work • collection or delivery work by you • non-manual work • domestic work, including domestic gardening • 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 • clean-ups or litter picks • recreational or fund-raising activities not otherwise excluded | Indemnity limit of £1,000,000 (includes costs and expenses) which also applies to the extensions unless a lower limit is stated Indemnity limit applies to any one period of insurance for Products Liability and Pollution or Contamination | £250 property damage excess Injury or damage occurring abroad Abuse (physical and psychological) Contractual liability Fines, penalties, punitive, aggravated, multiplied or liquidated damages Manual work away from the premises unless otherwise stated in the cover Medical, surgical, dental, pharmaceutical or therapeutic products Offshore activities Professional advice, error or services Property being worked upon Use of mechanically propelled vehicles Use of watercraft and craft designed to travel through air or space Claims brought in courts abroad Specified activities (see below for full list) |
| Excluding: <ul style="list-style-type: none"> a) the following activities: <ul style="list-style-type: none"> 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, 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 b) any activity that involves the use of: <ul style="list-style-type: none"> 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 | | |
| 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 buildings | | £250 property damage excess Contractual liability |

| Policy Cover Summary | | |
|---|--|---|
| COVER | LIMITS | SIGNIFICANT EXCLUSIONS |
| 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 goods | | Upholstered furniture or bedding, subject to statutory safety legislation Gas appliances and any other appliances containing or using flammable liquids |
| <p>Special Requirements: Please note that you are required to comply with certain requirements (see policy wording for details) if you undertake any of the following activities: use of bouncy castles or trampolines; clean-ups or litter picks; sale or supply of second-hand products. Failure to do so may result in a claim not being paid.</p> | | |
| Corporate Manslaughter | | |
| <p>If any sections are operative for:</p> <ul style="list-style-type: none"> • Employers Liability and / or • Public and Products Liability <p>then the following cover applies: 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</p> | <p>£1,000,000 in any 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.</p> | <p>Fines or penalties Costs of any remedial or publicity orders Proceedings consequent upon any deliberate act or omission Costs and expenses where indemnity is provided by any other policy, insurer or from any other source</p> |

| Optional Extensions of Cover | | |
|--|---|---|
| The following covers are also available for extra premium | | |
| COVER | LIMITS | SIGNIFICANT EXCLUSIONS |
| Public & Products Liability Contingency Extension (Professional Suppliers) | | |
| Cover can be extended for certain activities (see notes below) provided: <ul style="list-style-type: none"> • they are not organised, run and supervised by you • our requirements (see notes below) are complied with: | As per Standard Cover | As per Standard Cover |
| <p>NOTES to Contingency Extension</p> <p>Activities included: 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"> • 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 • confirm that appropriate facilities and supervision will be provided for your participants, including those with physical or mental disabilities. • obtain authority from the parent or guardian for persons up to and including age 16 or special needs persons requiring an appointed guardian | | |
| Employers Liability | | |
| Liability for injury to employees including volunteers – includes legal costs | Indemnity limit of £10,000,000 (includes costs and expenses) Indemnity limit of £5,000,000 if terrorism involved | Offshore activities Injury occurring abroad |
| All Risks | | |
| 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 £250 excess for theft of property from unattended vehicles Property from unattended vehicles unless concealed and the vehicle locked Unexplained disappearance Wear and tear, vermin, mechanical or electrical faults or breakdown, faulty workmanship, cleaning and restoring |

Answers To Some Questions About The Policy

How long does the policy provide cover for?

The policy runs for a period of 12 months from the inception date shown in the policy schedule. The policy is renewable subject to you confirming (by payment of the premium) that you continue to meet the eligibility criteria. A renewal notice will be issued to you approximately 4 weeks before 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?

i. Your right to cancel in the cooling-off period:

If at inception of this policy and after receiving the full written documentation, including the schedule, you change your mind and no longer require the cover then you have 14 days (cooling-off period) from either the date you received the full documentation or the date the cover commenced, whichever is the later, to tell us, or your insurance advisor, in writing that you wish to cancel the policy.

In such circumstances we will make a full refund of premium.

ii. Your right to cancel after the cooling-off period:

If the policy is not cancelled within the cooling-off period, then the insurance is in force and you are committed to pay the premium. You may cancel this policy but you will not be entitled to a return of premium unless we have agreed to transfer cover onto another Ansvar policy.

Our right to cancel

We may cancel this policy by giving 14 days notice in writing by recorded delivery to your last known address. If we cancel the policy we will refund the premium for the remainder of the 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 Ansvar (office hours 9am to 5pm, Mondays to Fridays).

Governing Law and Language

Our policies are governed by English Law unless you are an individual policyholder living in Scotland, or your legally registered address is located in Scotland, in which case Scottish Law will apply. We will communicate with you in English at all times.

What if you have a complaint?

We aim to provide a high standard of service. If you have any reason to complain you can make your complaint in writing or verbally to any manager at:

Ansvar Insurance Company Limited

Ansvar 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

We will acknowledge all complaints within five working days. If you are not satisfied with our response, or we have not completed our investigation after eight weeks, we will inform you of your right to take your complaint to:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall,
London E14 9SR.
Tel: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

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.

Its aim is to protect private and small business/charity customers should an insurer go out of business and be unable to meet its liabilities or pay claims. You may be entitled to compensation depending upon your income and the number of people you employ.

If so, 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 further information on the scheme you can visit the website at: www.fscs.org.uk

or write to:

Financial Services Compensation Scheme,
7th Floor, Lloyds Chambers,
1 Portsoken Street,
London E1 8BN.
Tel: 020 7892 7300
Email: enquiries@fscs.org.uk

Ansvar Website

Ansvar has built up considerable expertise regarding identifying and managing the many and varied risks that charities, churches and not-for-profit organisations encounter in the course of their daily activities. Ansvar policyholders have free access to risk management information regarding:

- Responsibilities to Employees
- Health and Safety
- Trustees and Directors/Officers Liability
- Risk Control and Assessment
- How to Manage a Claim
- Special Events
- Minibuses
- Child Care Policy
- Reducing Risk



Details can be found on our website: www.ansvar.co.uk
 Further topics and updates will become available as we develop this information resource.

The Ansvar Range

Lifestyle Connect Policies

Designed for those individuals who are closely linked to the not-for-profit sector through either church membership and/or charity involvement such as voluntary work or regular tax-efficient giving.

Ansvar believes adherence to a certain lifestyle represents a better risk, and that should be rewarded!

- Home
- Private Car
- Travel

Connect Policies

The Connect range offers broad and flexible cover for charities, churches, not-for-profit organisations and voluntary groups.

- Care Home
- Charity Connect
- Charity Shop
- Christian Bookshop
- Church Connect
- Church Fellowship
- Community Groups
- Minibuses
- Residential Combined

Other Ansvar Policies

- Business
- Commercial Vehicle
- Office
- Shop



Please ask your insurance advisor for further details.



Access Insurance Services

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Fax: 01323 644082
Email: ansvar.insurance@ansvar.co.uk
www.ansvar.co.uk

Registered Office: Beaufort House,
Brunswick Road, Gloucester, GL1 1JZ
Registered No. 661060 England

Member of:
Association of British Insurers (ABI)
Financial Ombudsman Service

Ansvar is authorised and regulated by
the Financial Services Authority (FSA).
Our FSA Register number is 202019.
Our permitted business is general insurance

To check these details on the FSA's Register:
www.fsa.gov.uk/register
Tel: 0845 606 1234

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INVESTOR IN PEOPLE