



CONNECT

CHARITY CONNECT

Comprehensive Charity Insurance
with a flexible range of covers

Charity Connect Insurance is especially designed for the charity sector including recognised charities, voluntary and not-for-profit organisations.

The policy cover summary outlines the main features and exclusions of Ansvar's Charity 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 or is unusual compared to other policies for charities that are available. We have also included additional information that may be of help to you.

The Charity Connect policy is underwritten by Ansvar Insurance Company Limited. The Legal Expenses section of the policy is administered by DAS Legal Expenses Insurance Company Limited.

When you take out cover with us, we will issue a policy schedule detailing the cover provided and the property insured. The policy wording should be read in conjunction with the policy schedule.

Why Ansvar

Ansvar is a general insurance company specialising in insuring not-for-profit organisations and connected individuals. Our ethical investment and trading policy precludes dealing with organisations predominantly involved in alcohol, tobacco, gaming and armaments. In addition, we commit a portion of our profits to helping charities involved in alcohol and drug education and rehabilitation.

Ansvar has been trading in the UK for over 40 years and is renowned for offering an excellent personal service and providing a fast and sympathetic response to claims.

Charity

Options

Charity Connect Insurance offers you the choice of:

- a range of package cover options with flexibility that allows you to add further sections of cover, or
- choosing your own individual sections of cover (some sections of cover are not available in isolation)
- different levels of cover/indemnity limits/sums insured as appropriate under each section.

Cover Available

- All Risks
- Buildings
- Book Debts
- Business Interruption
- Computer Breakdown
- Contents
- Employers Liability
- Fidelity Guarantee
- Goods in Transit
- Legal Expenses
- Loss of Licence
- Loss of Reputation
- Money (including Personal Accident Assault)
- Motor Policy Compensation
- Personal Accident
- Professional Indemnity
- Property Owners Liability
- Public and Products Liability
- Refrigerated Contents
- Trustees Indemnity
- Terrorism Cover (property damage and business interruption only but not available in Northern Ireland).

Package Options

A simple and economic way to arrange cover for charities and organisations with:

- an annual income/turnover up to £250,000
- a wage roll of up to £100,000
- a maximum of 500 volunteers/ members.

Bronze Package

Contents, Employers Liability, Legal Expenses, Personal Accident, Public and Products Liability.

Silver Package

Bronze package + All Risks, Book Debts, Business Interruption, Loss of Reputation, Money and Trustees Indemnity.

Gold Package

Silver package + Computer Breakdown, Fidelity Guarantee, Goods in Transit, Motor Policy Compensation and Refrigerated Contents.

Financial Package

Trustees Indemnity, Legal Expenses and Loss of Reputation with optional cover available for Professional Indemnity and Fidelity Guarantee.

The Financial Indemnity package has a separate brochure wording and proposal form which MUST be used if cover is required for subsidiary companies. Should any other section of cover, which is not available under the Financial Indemnity package be required, then a separate policy and proposal form would be needed for each subsidiary company.

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Tax

Insurance Premium Tax (IPT) is added to your premium at a rate set by H.M. Government.

Instalments

The premium can be paid in monthly instalments by Direct Debit. A Direct Debit form and Credit Agreement will need to be completed and we will make the necessary arrangements with your bank or building society. We will issue you with an agreement regulated by the Consumer Credit Act.

Discounts

- One year No Claims Discount
- Three or five years Long Term Undertaking.

24 Hour Helplines

Available 24 hours a day, 365 days a year to assist at times of need or emergency

- Counselling
- Emergency Assistance
- Eurolaw Commercial Legal Advice
- Tax Advice
- Emergency Glass Replacement.

Index-linking

Each month the sums insured for Buildings, Contents and All Risks are automatically increased in line with general inflation rises.

We also offer an option to include 'Day One' - an additional way of providing inflation protection for buildings.

Declarations

About 3 months prior to each renewal a form will be issued for policies subject to an annual declaration. You will be requested to provide up to date information on the type of work and level of activity that has been undertaken by the charity/organisation. The information provided will be used in calculating the premium for the forthcoming renewal of the policy.

Other amendments to cover or sums insured will be subject to our normal terms.

Calculating Sums Insured

- Advice on sums insured and indemnity limits should be sought from your insurance advisor.
- The selection of adequate sums insured remains the responsibility of the policyholder and these should be regularly reviewed.
- When calculating sums insured, include VAT if applicable.
- If the sums insured are not sufficient then claim payments may be reduced.

Claims Settlement

- The amount of any excess applicable will be deducted from the claim.
- The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless otherwise stated.

Charity

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). *The minimum excess, but in some cases this may be higher. Cover under the policy normally applies within the UK only unless otherwise stated. Cover is limited to sums insured selected by you. Higher indemnity limits are available.		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Contents		
The main events insured against are loss or damage caused by: Fire, explosion, lightning or earthquake Smoke Theft or attempted theft involving entry to or exit from the buildings by force Impact by train, vehicles, animals or aircraft Riot, civil commotion (excluding Northern Ireland) Malicious people or vandals Storm or flood Escape of water from specified installations Escape of oil from any fixed heating installation Falling aerials or satellite dishes including loss or damage to them Falling trees, telegraph poles or lamp posts Optional cover available for: Accidental damage Subsidence Terrorism (not available in Northern Ireland)	£5,000 for antiques and valuables (£2,500 item limit) £2,500 for data (5% of the contents sum insured if greater) £500 per person for clothing and personal effects of directors, employees, members or visitors £5,000 in respect of metered water £5,000 in respect of loss of oil	£100* excess for all events and extensions unless otherwise stated £1,000 excess for storm, flood or escape of water damage to contents in any basement used other than for storage purposes only Gradually operating cause Mechanical or electrical fault 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 Theft, malicious damage, escape of water or fuel oil, storm and accidental damage when premises untenanted, empty or disused
Contents Extensions		
Accidental breakage of glass, sanitary fittings, signs and glass in furniture, showcases, shelves, tops and mirrors	£1,000 for damage to special glass, signs, repair of frames or replacing lettering or alarm foil	While the buildings are untenanted, empty or disused
Theft damage to building (provided you are legally responsible for such damage)		While the buildings are untenanted, empty or disused
Theft of keys	£1,000	£25 excess Safe keys left in buildings outside working hours
Temporary removal of contents including electronic equipment	£1,000	Theft from unattended vehicles

Charity

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Contents Extensions <i>continued</i>		
Property of employees and members	£500 any one person	£25 excess Theft from unattended vehicles
Debris removal costs	10% of contents sum insured	
Exhibitions and fund-raising events	£5,000 (£1,000 item limit) for any exhibition or fund-raising event	Theft from unattended vehicles
Additional contents acquired	10% of contents sum insured	Appreciation in value
Outside catering	£5,000 (£1,000 item limit) in any building where you are providing outside catering	
Hired in property	£5,000 (£2,500 item limit) while in buildings or in transit	
Non-invalidation by any act or omission whereby risk of damage increased unknown to you		
Bequeathed property	£25,000 (£1,000 item limit)	£250 excess
Seasonal stock increase	Increased by 25% in November and December and 30 days before Easter	
Property in the open	£2,000	Theft of property other than garden furniture or garden ornaments
Trace and access - locating the source of damage and subsequent making good following water or oil leakages	£10,000	
Discharge of oil (clean up costs)	£5,000	
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
Employers Liability Extensions		
Health and Safety at Work (Defence costs)	Indemnity limit of £500,000	Fines and penalties
Indemnity to other people including principals		
Unsatisfied Court judgments		
Court attendance expenses	£250 per day per person	

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Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Legal Expenses		
		Fines, penalties, compensation (apart from employment disputes) or damages Legal action without the agreement of DAS
Employment disputes	Indemnity limit of £100,000	Initial qualification periods for specified situations
Compensation awards arising from an employment dispute	Indemnity limit of £1,000,000 in any one period of insurance	
Service occupancy (Recovery of premises)	Indemnity limit of £100,000	
Legal defence - defending your or your employee's legal rights in specified circumstances	Indemnity limit of £100,000	
Property protection	Indemnity limit of £100,000	
Bodily injury	Indemnity limit of £100,000	
Tax protection: full enquiries, aspect enquiries, employers compliance and VAT disputes	Indemnity limit of £2,000 for aspect enquiries and £100,000 otherwise	£200 excess for aspect enquiries
Note: You must let DAS know of any problems straight away or cover may not be given if you have tried to deal with matters on your own.		
Personal Accident		
Injury to you, employees and voluntary workers (aged 16 to 80 inclusive) arising from accidents while working in connection with the charity/ organisation		Illness or disease Specified sport and hazardous activities (refer to policy wording for full details)
Death	£10,000	
Capital sum for permanent total disablement, including loss of hands, feet, eyes, hearing or speech	£10,000 (£5,000 if aged 76 to 80)	
Temporary total disablement	£100 per week up to 104 weeks (£50 per week if aged 66 to 75 and £25 per week if aged 76 to 80)	

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Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Public & Products Liability		
<p>Liability for injury to the public or damage to their property including liability arising from the sale or supply of goods and maintenance of your premise</p> <p>Including automatic cover for specified activities not organised, run and supervised by you, provided certain requirements are met.</p>	<p>Indemnity limit of £2,000,000 (includes costs and expenses)</p> <p>Indemnity limit applies to any one period of insurance for Products Liability and Pollution or Contamination</p>	<p>£100* excess for third party property damage</p> <p>Contractual liability</p> <p>Fines, penalties, punitive, aggravated, multiplied or liquidated damages</p> <p>Manual work away from the premises apart from collection or delivery.</p> <p>Specified activities (full details will appear in any quotation schedule we may issue)</p> <p>Medical, surgical, dental, pharmaceutical or therapeutic products</p> <p>Offshore activities</p> <p>Products sold or supplied to the USA or Canada</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>
Public and Products Liability Extensions		
Health and Safety at Work (Defence costs)	Indemnity limit of £500,000	Fines and penalties
Indemnity to other people including principals		
Cross Liabilities	The indemnity limit in total for all parties	
Hired or rented premises		£250 property damage excess Contractual liability
Motor contingent liability		
Consumer protection (Defence costs)	Indemnity limit of £500,000	Fines and penalties
Court attendance expenses	£250 per day per person	
Wrongful Arrest	£10,000 any one period of insurance	
Food Safety Act (Defence costs)	Indemnity limit of £500,000	Fines and penalties

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Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
All Risks		
Any loss, or damage, within geographical limits to property you wish to specify		£75* excess Computers and satellite phones stolen from unattended vehicles Other 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
Book Debts		
Loss of book debts due to damage to records		Bad debts Deliberate erasure or distortion
Business Interruption		
Cover available within a maximum indemnity period following damage for which a claim is payable for buildings or contents for either:		Loss of income after the business is wound up or permanently discontinued
A: Loss of Income, including extra expenses that prevent loss of income		
B: Extra Expenses only (e.g. cost of alternative accommodation), as an alternative to loss of income	Limited to a fixed proportion for the first 3 months and a fixed monthly limit thereafter £5,000 for documents and data	
C: Loss of Gross Profit, including extra expenses that prevent loss of gross profit		
D: Loss of Rental Income, including extra expenses that prevent loss of rental income		
Business Interruption Extensions		
Human infectious or contagious disease, murder, suicide, food poisoning or defective sanitation		Relating to AIDS
Bomb scare (excluding Northern Ireland)	£2,500	Closure of less than 4 hours
Denial of access		
Suppliers and customers	£10,000	
Failure of supply	£10,000	
Work away	£5,000	

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Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Loss of Reputation		
The charity is reimbursed for costs incurred to defend itself against adverse publicity arising from the death, disgrace or criminal activity of a trustee, employee or related third party	£5,000 in any one period of insurance	£250 excess Campaign withdrawal costs Consequential loss Publicity on the charity's own forums or web-sites Publicity originating from or approved by the charity Publicity relating to products
Money		
Crossed cheques and other non-negotiables	£250,000	£75* excess Caused by clerical errors or a business transaction Loss from unattended vehicles or money operated machines
Cash and other negotiables:		
In transit by any authorised employee, on the premises during working hours or in bank night safe	£2,000	
On the premises in a safe outside working hours	£1,000	
At the private residence of an authorised employee	£500	
Any other circumstances	£350	
Misappropriation by employee/voluntary worker	£500 any one person (£2,000 in any one period of insurance)	Losses not discovered within 14 days of the occurrence
Damage to clothing and personal effects caused by theft or attempted theft of money	£500 any one person including up to £100 for personal money	
Money Extensions		
Periodic increase of limits	Limits doubled for up to 3 events or occasions	
Injury to you, employees and voluntary workers (aged 16 to 80 inclusive) due to theft or attempted theft of money or contents causing:		Illness or disease
Death	£10,000	
Permanent total disablement, including loss of hands, feet, eyes, hearing or speech	£10,000	
Temporary total disablement	£100 per week up to 104 weeks (£50 per week if aged 66 to 75 and nil per week if aged 76 to 80)	

Charity

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Trustees Indemnity		
Trustees of the charity, and the charity itself, are indemnified for costs and damages for which they are legally liable resulting from any 'wrongful act' committed by a trustee in that capacity, such as breach of duty or breach of trust Where the charity is obliged to indemnify a trustee or a director, the charity can also obtain reimbursement for amounts paid	Indemnity limit of £100,000 (including costs and expenses) in any one period of insurance	£250 excess Asbestos Bodily injury or damage to property Breach of professional duty Contractual liability Criminal or fraudulent acts Employment disputes Failure to maintain insurance Fines and penalties Inter-trustee claims Medical Malpractice Products liability Reckless or wilful acts Overseas claims
Computer Breakdown		
Repair following sudden and unforeseen breakdown of computer equipment and additional expenses for the replacement or reinstatement of data	£5,000 for hardware £5,000 for data	£250 excess Computer equipment over 10 years old Consequential loss Wear and tear
Computer Breakdown Extension		
Additional charges and expenses	£2,500 in any one period of insurance	
Fidelity Guarantee		
The charity is indemnified for loss of money or property arising from the dishonest or fraudulent conduct of a trustee or employee which is not reasonably recoverable from the person responsible	Indemnity limit of £25,000 in any one period of insurance	£250 excess Consequential loss Fraud committed under duress Loss occurring prior to inception Loss where another part of the Insured benefits from the loss Theft of intangible property
Note: Best Practice Requirements apply - please refer to the policy wording for full details.		
Goods in Transit		
Loss of or damage to your goods being transported by your vehicles or sent by parcel post or rail or road haulier		£75* excess Theft from unattended vehicles unless locked and secured at all points of access Theft from unattended vehicles between 8 pm and 7 am unless locked and secured at all points of access and in a locked building or yard Unexplained shortages Valuables and money

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Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Motor Policy Compensation		
Reimbursement of a motor policy excess or compensation for loss of NCD when an employee/voluntary worker is using their car for you on a voluntary basis	£250 any one driver and £500 in any one period of insurance £25,000 in total in any one period of insurance	Fire, theft or windscreen claims
Refrigerated Contents		
Deterioration of contents in refrigeration units		£50 excess Contents for own personal consumption Refrigeration units over 10 years old unless under a maintenance contract
Buildings		
The main events insured against are loss or damage caused by: Fire, explosion, lightning or earthquake Smoke Theft or attempted theft Impact by train, vehicles, animals or aircraft Riot, civil commotion (excluding Northern Ireland) Malicious people or vandals Storm or flood Escape of water from specified installations Escape of oil from any fixed heating installation Falling aerials or satellite dishes Falling trees, telegraph poles or lamp posts Accidental damage to underground services for which you are responsible	£25,000 for external metalwork £10,000	£100* excess for all events and extensions unless otherwise stated Cost of maintenance and normal redecoration Damage to fences or gates by falling trees or posts or by storm or flood Faulty workmanship or defective design Gradually operating cause Mechanical or electrical fault Theft, malicious damage, escape of water or fuel oil, storm or accidental damage when the premises are untenanted, empty or disused
Optional cover available for:		
Accidental damage Subsidence, heave or landslip Terrorism (not available in Northern Ireland)		£1,000* excess for subsidence, heave or landslip
Buildings Extensions		
Transfer of interest		
Additional costs to comply with European Community regulations or local authority requirements Debris removal costs Architects' and surveyors' fees	15% of buildings sum insured for the cost of European Community or local authority requirements	

Charity

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Buildings Extensions <i>continued</i>		
Additional property insured – walls, gates, fences, paths, drives, swimming pools & other immovable external structures		
Capital additions (additions and alterations to the buildings)	10% of buildings sum insured or £250,000 whichever is the less	£250 excess Appreciation in value
Damage to grounds caused by the emergency services	£10,000	
Clearing drains following damage to the buildings	£10,000	
Workmen allowed to carry out minor additions or repairs without affecting the cover		
Non-invalidation by any act or omission whereby risk of damage increased unknown to you		You must tell us as soon as you are aware
Bequeathed property	£100,000	£250 excess Property insured by any other policy
Minor building works under Clause 6.3b of the JCT Agreement	£100,000 in any one period of insurance	£250 excess Where contract price exceeds £100,000 Works you have not advised to us before commencement
Trace and access locating the source of damage and subsequent making good following water or oil leakages	£10,000	
Loss of Licence		
Legal defence costs and expenses in defending or appealing against loss of your premises licence. Extra expenses incurred during the loss of licence period	£25,000	Loss of licence that could have been prevented by you

Charity

Policy Cover Summary		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Professional Indemnity		
<p>The charity and all employees are indemnified for their legal liability for costs and damages arising from any actual or alleged:</p> <p>a) failure in the performance of specified professional services or</p> <p>b) breach of professional duty</p>	<p>Indemnity limit of £100,000 (including costs and expenses) in any one period of insurance</p>	<p>£250 excess</p> <p>Bodily injury except as a result of negligent advice, design, formula or specification</p> <p>Contractual liability</p> <p>Fines and penalties</p> <p>Overseas claims</p> <p>Products liability</p> <p>Trading losses or liabilities</p>
Property Owners Liability		
<p>Liability for injury to the public or damage to their property arising from ownership of buildings or its land (including liability under the Defective Premises Act 1972)</p>	<p>Indemnity limit of £2,000,000 (including costs and expenses)</p>	<p>£100 excess for third party property damage</p> <p>Contractual liability</p> <p>Fines, penalties, punitive, aggravated, multiplied or liquidated damages</p>

Charity

Minimum Security Requirement

The following minimum level of security to be present and fully effective:

A external single leaf

- (i)** doors (including wicket gates) are fitted with a mortise deadlock of at least 5 levers conforming to BS3621 and the appropriate metal box striking plate or a 5 lever or 6 pinned hardened steel close shackle padlock with a coach-bolted locking bar and staple
- (ii)** UPVC doors are fitted with a multi-point locking system with at least 2 locking points in addition to a horizontal deadbolt or hook bolt

B external double doors

(specification as for single doors but to be rebated on each meeting edge) are fitted with a lock to the standard in **A** above and with internal flush bolts or mortised rack bolts fitted top and bottom on the first closing leaf

C any internal final entrance/exit door(s) meet the standard in **A** or **B** above

D all outward opening external doors are fitted with hinge bolts top and bottom on each leaf

E sliding/patio doors are fitted with a multi-point locking system with at least 2 locking points or key operated door locks fitted top and bottom in addition to a hook bolt(s)

F roller shutters are fitted with integral locking bar and 5 lever close shackle padlocks or by two integral locks to each shutter

G folding or concertina doors are fitted with a 5 lever or 6 pinned hardened steel close shackle padlock with a coach-bolted locking bar and staple

H all opening windows on the ground floor and those which are accessible on other floors are fitted with key operated security devices or are permanently screwed shut.

The Minimum Security Requirement does not apply to fire exit doors except where such security devices are allowed by the fire authorities.

Important Note

If cover under your policy has been made subject to security requirements, you will be informed as to those that apply. We may not pay a claim for loss or damage by theft or attempted theft if the security requirements have not been complied with.

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Answers To Some Questions About The Policy

How long does the policy provide cover for?

The policy normally runs for a period of 12 months from the inception date shown in the policy schedule.

Approximately 4 weeks before the expiry date, we will send a renewal notice advising our terms for the next 12 months. In respect of the Trustees Indemnity, Professional Indemnity and Fidelity Guarantee sections that are written on a "claims made" basis, cover is provided against a claim which is discovered and notified to us during the policy period.

What if you want to cancel the policy?

You may cancel the policy at any point by giving us notice in writing and returning any current certificates of insurance. You will be entitled to a refund of your premium; as long as you have not made a claim during the current period of insurance and that there is no Long Term Undertaking in force. In respect of Trustees Indemnity, Professional Indemnity and Fidelity Guarantee sections that are written on a 'claims made' basis of cover, please note that by cancelling the policy, you will no longer have any protection for actions taken prior to cancellation. Written agreement should ideally be sought by all parties who will lose their protection under the policy before cancellation. Ansvr also have the right to cancel the policy by giving 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, Mon to Fri).

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
ansvr.insurance@ansvr.co.uk
www.ansvr.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 0801800
Fax:020 79641001
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.

Charity

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 policy is protected in full followed by 90% of the remainder.

For further information:

Financial Services Compensation Scheme

7th Floor, Lloyds Chambers,
Portsoken Street, London E1 8BN
Tel: 020 7892 7300
www.fscs.org.uk

Useful Contacts

Below are contact details for various government sponsored departments which will be able to assist with aspects of running your charity.

The Charity Commission for England and Wales

Woodfield House, Tangier,
Taunton, Somerset, TA1 4BL
Tel: 0845 300 0218
www.charity-commission.gov.uk
enquiries@charitycommission.gsi.gov.uk

Enquires regarding charity registration should be sent to the above address. For all other written enquiries, contact the Charity Commission for the correct correspondence address.

The Office of the Scottish Charities Registrar (OSCR)

2nd Floor, Quadrant House,
9 Riverside Drive, Dundee DD1 4NY
Tel: 01382 220 446
www.oscr.org.uk
info@oscr.org.uk

Department for Social Development

Lighthouse Building, 1 Cromac Place,
Gasworks Business Park,
Ormeau Road, Belfast BT7 2JB
Tel: 028 9082 9496
www.dsdni.gov.uk

Regulator of Community

Interest Companies

CIC Team, Room 3.68,
Companies House, Crown Way,
Maindy, Cardiff CF14 3UZ
Tel: 029 2034 6228
www.cicregulator.gov.uk
cicregulator@companieshouse.gov.uk

The Governance Hub

NCVO, Regent's Wharf,
8 All Saints Street, London N1 9RL
Tel: 020 7520 2514
Fax: 020 7278 0211
www.governancehub.org.uk
governance.hub@ncvo-vol.org.uk

The Charity Commission produces an extensive list of links to other organisations, which can be accessed through the following URL:
<http://www.charity-commission.gov.uk/common/usefullinks2.asp>

Charity

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.

Insurance Advisor



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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
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.

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

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