

CHARITY CONNECT PROPOSAL FORM



Ansvar Insurance Company Limited
Ansvar House, St Leonards Road,
Eastbourne, East Sussex, BN21 3UR
Telephone: 01323 737541
Fax: 01323 644082

Agent
Agent No. Agency Ref.
Quote Ref./Policy no.

Please use BLOCK CAPITALS and, where applicable, answer the questions by putting a [✓] in the square adjoining the correct answer. If you [✓] any of the shaded boxes please provide details.



PROPOSER'S DETAILS

Full name of charity/organisation (state full legal entity including, where appropriate, the Committee/Trustees for the Time Being etc).

Type of charity/organisation (✓ one or more):

Recognised Charity Applying for charity status Registered charity
Limited by guarantee Charitable Incorporated Organisation Charity registration number
Voluntary organisation Not-for-profit company/organisation

Risk address(es):

1)

2)

Postcode

Postcode

Name and address for correspondence (if different from risk address):

Postcode

Telephone numbers

Office Daytime (if different)

Other contact numbers

Fax E-mail address
Website address

Period of Insurance

From To

Do you have any other policies with Ansva? Yes No

If YES, provide details

Please indicate if you would like details of the following:

Church Connect Charity Shops Charity Minibus Community Groups Home Connect Special Events Travel Connect
Insurance cover arranged with HSB Houghton Engineering Services Ltd. for: Contractors All Risks Engineering (statutory inspections)

GENERAL DETAILS (to be completed in all cases)

If you [✓] any of the shaded boxes please provide details

1) Describe the aims of the charity/organisation:

2) Full description of all activities undertaken to achieve the above aims by the charity/organisation:

a) at your premises:

b) away from your premises:

3) Are you now or have you previously been insured against any of the risks proposed either in your name or in another name?

Yes No

If YES, state the:

- (a) type of policy (i.e. Liability, Trustees Indemnity, Fidelity Guarantee etc.)
- (b) policy number
- (c) name of insurer
- (d) expiry date of policy
- (e) expiry date of long term undertaking (or if not applicable state 'none')

4) Has any insurer in respect of you or any director or trustee in the charity/organisation ever:

- (a) declined a proposal? Yes No
- (b) cancelled or refused to renew a policy? Yes No
- (c) increased the premium on renewal, imposed special conditions or requested extra precautions to be taken (e.g. safety, security or fire requirements)? Yes No

5) To your knowledge, have you or any director or trustee in the charity/organisation been:

- (a) convicted or charged with, or received a caution for, any criminal offence other than motoring offences? Yes No
- (b) declared bankrupt, insolvent or the subject of a County Court Judgement which has not been satisfied? Yes No
- (c) prosecuted or received notice of intended prosecution under any Health & Safety at Work Act or Consumer Protection Act? Yes No
- (d) involved in any legal dispute, action, prosecution, HM Revenue & Customs dispute or investigation/inquiry or DSS review in connection with the charity/organisation (excluding motoring offences)? Yes No

6) Has the charity/organisation, or any director or trustee of the charity/organisation sustained loss or incurred any liability caused by any of the risks to be insured within the last 3 years?

Yes No

If YES, provide details including dates, circumstances and costs etc.

GENERAL DETAILS (to be completed in all cases)*If you [✓] any of the shaded boxes please provide details*7) When was the charity/organisation established? / / 8) How long have you occupied these premises? Years/months Elsewhere? Years/months9) Has the charity/organisation merged with any other organisation in the last 5 years? Yes No 10) Has the name of the charity/organisation changed in the last 5 years? Yes No 11) Has the charity/organisation been the subject of an investigation by the Charity Commission or any other regulatory body in the last 5 years? Yes No 12) Do you anticipate any major changes to the charity/organisation's legal structure or activities in the next 12 months? Yes No 13) State the gross annual income for the charity/organisation: £ 14) State the total wages estimate for the current financial year: £

15) State the total number of:

| | | | | |
|-----------------|-----------------------------|----------------------|-----------|----------------------|
| (a) Volunteers: | total registered or in pool | <input type="text"/> | active | <input type="text"/> |
| (b) Employees: | full-time | <input type="text"/> | part-time | <input type="text"/> |
| (c) Members: | total | <input type="text"/> | active | <input type="text"/> |

16) Do you undertake any work away from your premises? Yes No

If YES, indicate the amount of work away as a % of total charity/organisation's time (include volunteers time):

nil up to 25% 25 - 50% 50 - 75% over 75%

17) State the type of premises to be covered:

Office based in a home Office Community Residential Shop Warehouse Other use (describe below) None 18) Has the main building(s) any flat felt roof areas? Yes No If YES, (a) what is the % approximately (up to): 20% 50% 75% 100% (b) when was it last renewed?

19) Are the buildings (including any outbuildings):

| | | |
|---|------------------------------|-----------------------------|
| (a) built with walls of brick/stone/concrete and roofed with slate/tiles/concrete? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (b) in an area free from flooding or where no flooding has occurred? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (c) in a good state of repair and will be so maintained? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (d) used solely for your activities and not for any other business or commercial purpose? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

20) Are the buildings (including any outbuildings) within 500 metres of any body of water, river, lake, stream or other watercourse? Yes No 21) Is any part of the premises occupied for carrying out any process of manufacture or repair or where any power driven machinery is used? Yes No

GENERAL DETAILS (to be completed in all cases)

If you [✓] any of the shaded boxes please provide details

22) Do you provide any special facilities such as a gymnasium, children's play area, swimming pool etc? Yes No

23) Are the building(s) (including any outbuildings or additional locations):

(a) unoccupied and not in use? Yes No

(b) currently undergoing alterations, renovations or repair beyond that of normal upkeep and maintenance work? Yes No

24) Do you have:

(a) a written Health and Safety policy and is it kept up to date? Yes No

(b) an accident report book and is it kept up to date? Yes No

(c) a responsible person appointed to implement the provisions of the Regulatory Reform Fire Safety Act 2005? Yes No

25) Has the electrical installation been inspected by a qualified electrical engineer during the past 5 years? Yes No

If YES, what was the outcome:

26) Are the portable electrical appliances tested on an annual basis? Yes No

27) Are you engaged in any activity involving children or young people under 18 years old or vulnerable adults? Yes No

If YES, do you: (a) have a written child and/or vulnerable adults protection policy? Yes No

(b) use personnel enquiry procedures including the Criminal Records Bureau's disclosure service (or Scottish or Northern Ireland equivalent) Yes No

(c) review and maintain the protection policy on an annual or more regular basis? Yes No

28) When was your last inspection by the fire authority? / / Never been inspected

If inspected: (a) did the fire authority make any requirements? Yes No

(b) have all the requirements been complied with? Yes No

29) Are your accounts annually audited or independently examined? Yes No

30) Is there a legal interest of a mortgagee, freeholder or similar party? Yes No

If YES, give details: (a) mortgage account number:

(b) name and address of bank/lender:

(c) others:

31) Do you or any director or trustee in the charity/organisation know of any other facts or circumstances which might reasonably influence our decision whether or not to accept the risk proposed or our rating or terms of acceptance? Yes No

PLEASE USE THIS SPACE FOR ADDITIONAL INFORMATION

COVER OPTIONS

Package covers (Bronze, Silver and Gold) are only available to charities/organisations with:

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

Select cover is available for charities/organisations over these limits or wishing to choose only certain sections of cover.

Choose the option you require:

- Financial Indemnity** See separate proposal form and brochure for Legal Expenses, Loss of Reputation and Trustees Indemnity cover only. Optional sections of cover available for Fidelity Guarantee and Professional Indemnity. Note: only under a separate Financial Indemnity Insurance can we offer cover for subsidiary companies.
- Bronze** Complete sections of cover A to E plus any additional sections of cover you require.
- Silver** Complete sections of cover A to K plus any additional sections of cover you require.
- Gold** Complete sections of cover A to P plus any additional sections of cover you require.
- Select** Complete sections of cover you require (**Note that some sections of cover may not be available in isolation**). Legal Expenses cover is mandatory unless the wage roll for the charity/organisation is over £100,000.

Sections of cover available:

| | | Bronze | Silver | Gold |
|----------|--|---------------|---------------|-------------|
| A | Contents new for old + accidental damage (sum insured as required)# | ✓ | ✓ | ✓ |
| B | Employers Liability (£10 million indemnity limit) | ✓ | ✓ | ✓ |
| C | Legal Expenses (£100,000 indemnity limit) | ✓ | ✓ | ✓ |
| D | Personal Accident (£100 per week / £10,000 capital sums) | ✓ | ✓ | ✓ |
| E | Public & Products Liability (£2 million indemnity limit) | ✓ | ✓ | ✓ |
| F | All Risks (£2,000 / £1,000 single item limit) | Opt | ✓ | ✓ |
| G | Book Debts (£10,000 sum insured) | Opt | ✓ | ✓ |
| H | Business Interruption - Extra Expenses (£25,000 - 12 month indemnity period) | Opt | ✓ | ✓ |
| I | Loss of Reputation (£5,000 sum insured) | Opt | ✓ | ✓ |
| J | Money (£2,000 transit & during working hours / £1,000 safe) | Opt | ✓ | ✓ |
| K | Trustees Indemnity (£100,000 indemnity limit) | Opt | ✓ | ✓ |
| L | Computer Breakdown (£5,000 loss of data / £5,000 hardware) | Opt | Opt | ✓ |
| M | Fidelity Guarantee (£25,000) | Opt | Opt | ✓ |
| N | Goods in Transit (£2,000 sum insured for own goods in own vehicles) | Opt | Opt | ✓ |
| O | Motor Policy Compensation (£250 sum insured per driver) | Opt | Opt | ✓ |
| P | Refrigerated Contents (£500 sum insured) | Opt | Opt | ✓ |
| Q | Buildings | Opt | Opt | Opt |
| R | Loss of Licence | Opt | Opt | Opt |
| S | Professional Indemnity | Opt | Opt | Opt |
| T | Property Owners Liability | Opt | Opt | Opt |
| U | Terrorism (property damage and Business Interruption covers) | Opt | Opt | Opt |

Note: higher indemnity limits and sums insured or additional cover can be chosen over the package limits at extra premium.

Silver and Gold packages include stock up to £2,000 sum insured.

COVER (complete section if cover required)

If you [✓] any of the shaded boxes please provide details.

A - CONTENTS Do you require cover? (if YES, complete supplementary cover questions) Yes No

The sum insured should represent the full cost of replacement as new apart from stock.

Do not include items specified in the All Risks section.

If YES, type of cover: Standard Standard plus accidental damage

| | Location 1 | Location 2 |
|--|------------------------|------------------------|
| (a) Electronic equipment (including computers) | £ <input type="text"/> | £ <input type="text"/> |
| (b) Stock of wines, spirits and tobacco products (cost price) | £ <input type="text"/> | £ <input type="text"/> |
| (c) Stock in trade - excluding wines, spirits and tobacco goods (cost price) | £ <input type="text"/> | £ <input type="text"/> |
| (d) Donated stock (should be based on second-hand value) | £ <input type="text"/> | £ <input type="text"/> |
| (e) Contents - charity furniture, fixings, fittings, plant, machinery, appliances, documents, data and all other contents for which you are responsible, but excluding items specified under the All Risks section | £ <input type="text"/> | £ <input type="text"/> |

1) Does the physical security in respect of external doors to your buildings comply with our 'Minimum Security Requirement'?

(details are given in the Charity Connect Brochure or in our Endorsement 634) Yes No

If NO, give full details of the type of locks and other security protection that has been fitted to doors

2) Are all ground floor windows and other windows easily accessible from the outside fitted with:

- (a) key operated locks on opening windows? Yes No
 (b) internal or external grilles/metal bars/roller shutters? Yes No

3) Do you have an intruder alarm system protecting the premises? (please forward a copy of the specification)

Yes No

If YES, (a) is it maintained and serviced under contract by an NSI or SSAIB alarm company? Yes No

(b) does the system have a central station connection? Yes No

State if: Digital communicator Redcare classic Redcare GSM Dual com plus Dual com GSM

B - EMPLOYERS LIABILITY Do you require cover? Yes No

Split in wage roll: (a) clerical £ (b) community work (non-manual) £ (c) woodworking £
 (d) all others £ (describe)

C - LEGAL EXPENSES Do you require cover? (mandatory for charities/organisations with a wage roll of less than £100,000) Yes No

(Administered by DAS Legal Expenses Insurance Company Ltd with a £100,000 indemnity limit)

D - PERSONAL ACCIDENT Do you require cover? (refer to brochure for cover and age limits) Yes No

State benefit required: £100pw/£10,000 £150pw/£15,000 £200pw/£20,000 £250pw/£25,000

E - PUBLIC & PRODUCTS LIABILITY Do you require cover? Yes No

State the indemnity limit required: £2 million £3 million £5 million £10 million

1) Do you loan, hire or rent your premises to any other organisations, groups or individuals?

Yes No

If YES, do you keep records of checks made that they have public liability cover in force? Yes No

2) Do you supply or sell any goods or commodities?

Yes No

If YES, give details of the goods or commodities and if you sell or supply second-hand items describe the precautions taken to ensure compliance with any legislation relating to the sale of such items including any safety inspections by competent persons.

3) Estimated annual turnover for sales and services:

(a) within the UK £ (b) within USA and Canada £ (c) elsewhere in the world £ (d) none

COVER (complete section if cover required)

If you [✓] any of the shaded boxes please provide details.

E - PUBLIC & PRODUCTS LIABILITY (continued)

4) Do you import, export, manufacture, repair, process, service, test, install, erect, alter, treat or otherwise work on any goods or commodities? Yes No

5) Do you undertake any:

- (a) manual type of work or activity within the UK e.g. building trades, collection or delivery etc? Yes No
- (b) community or social work within the UK e.g. clean ups, community care, light domestic work, youth work etc? Yes No

If YES, give details including estimated wages and the type of work or activities involved

6) Do you undertake any work outside the UK? Yes No

(cover for work abroad is not available to employees and volunteers who are not normally resident in the UK)

If YES, give details: (a) countries involved (b) type of work or activities (c) approximate periods (d) wages relating to such work

7) Do you undertake (including fund-raising events) any adventure or hazardous activity, sport or pursuit? Yes No

(Our quotation will list specified types of activities that we normally exclude from cover)

If YES, list and give full details of activities:

- a) where you only use recognised and independent activity centres or facilities that supply, organise, run and supervise such activities:

- b) otherwise than in a) above arranged or provided by you:

8) In respect of any activity arranged or provided by you, do you always ensure that established codes of practice and safety are complied with before engaging in such activity? (Please [✓] if you do not arrange any activities) Yes No

F - ALL RISKS Do you require cover? Yes No

State the geographical area of cover and sum insured required (use an additional sheet if needed)

British Isles Worldwide Premises Only Unspecified charity/organisation property (excludes money)

(a) Single article limit required: £500 £1,000 £1,500 £2,000 £ (maximum £5,000)

(b) Unspecified sum insured required: £ (must be at least double the chosen single item limit)

| | | | Specified item(s) description (make/model etc.) | £ |
|--------------------------|--------------------------|--------------------------|---|----------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |

G - BOOK DEBTS Do you require cover? Yes No

State the sum insured required: £10,000 £

H - BUSINESS INTERRUPTION Do you require cover? Yes No

State the: (a) cover required: Loss of income Extra Expenses only Gross Profit

(b) indemnity period: 12 months 18 months 24 months 36 months

(c) sum insured required £ *

Do you require cover separately for Rental Income? Yes No

State the: (a) indemnity period: 12 months 18 months 24 months 36 months

(b) sum insured required £ *

*Note: multiply annual sum insured by 1.5, 2 or 3 for the respective 18, 24 or 36 months indemnity periods

Do you require 133% Declaration-linked inflation provision of cover? (available only on Gross Profit) Yes No

COVER (complete section if cover required)*If you [✓] any of the shaded boxes please provide details.***I - LOSS OF REPUTATION** Do you require cover? Yes No State the sum insured required: £5,000 £10,000 **1) Have you been the subject of any adverse publicity in the past 3 years?** Yes No **2) Do you anticipate your charity/organisation taking any decisions, or being involved in any actions in the next 12 months which may result in any adverse publicity?** Yes No **J - MONEY** Do you require cover? Yes No

State the sum insured required including the benefit for Personal Accident Assault:

(a) in transit (to and from bank) or in a bank night safe £ (b) in a locked safe outside working hours (state make and model) £ (c) on the premises during working hours £ (d) PA Assault £100pw/£10,000 £150pw/£15,000 £200pw/£20,000 £250pw/£25,000 **K - TRUSTEES INDEMNITY** Do you require cover? Yes No *(only available to registered or recognised charities)*State the indemnity limit required: £100,000 £250,000 £500,000 £1 million **1) Does the trust deed, constitution or charter of your charity allow you to provide Trustees Indemnity Insurance for your charity trustees or officers?** Yes No **2) After enquiry, is the charity or any present trustee aware of any circumstance or incident where there is any reason to suppose a future claim might result?** Yes No **3) To what date were the last annual accounts made up?** / / **4) Please state the period covered for the accounts if other than 12 months:** / / to / / **5) Were those accounts audited or 'independently examined' and given an unqualified report?** Yes No **6) State the total gross assets (i.e. fixed and current assets + investments) for the charity:** £ **L - COMPUTER BREAKDOWN** Do you require cover? Yes No State the sum insured required for: (a) Computer equipment: £5,000 £10,000 £25,000 (b) Loss of data: £5,000 £10,000 £25,000 **1) Do you employ your own qualified Information Technology (IT) staff?** Yes No **2) Do you currently have an IT maintenance contract in force with any third party?** Yes No **3) Is the data on your computer systems regularly backed up? (it is a condition of cover that data is regularly backed up)** Yes No *Back ups must be taken at least every 7 days for a data sum insured up to £10,000 and every 48 hours if over £10,000.*If YES, state how often: every 24 hours every 48 hours weekly other (describe below)**4) Where is the back-up data stored:** taken off-site every time a backup is made off-site on your premises

COVER (complete section if cover required)

If you [✓] any of the shaded boxes please provide details.

L - COMPUTER BREAKDOWN (continued)5) Is any back-up data stored on your premises always kept in a certified/approved fire-proof safe, cabinet or container? Yes No 6) Do you utilise any bespoke software, i.e. software that is specifically designed and written for you? Yes No **M - FIDELITY GUARANTEE** Do you require cover? Yes No State indemnity limit required: £25,000 £50,000 £100,000

(NOTE: This cover has Best Practice Requirements which are a condition precedent to liability. Please refer to the policy wording for full details)

1) How many employees/volunteers have duties involving cash handling, funds transfer or stock handling or control:

(a) Full time employees (b) Part-time employees (c) Volunteers 2) Are you responsible for any goods or property belonging to a third party? Yes No **N - GOODS IN TRANSIT** Do you require cover? Yes No Do you require cover for sending goods by post or haulier? Yes No State: (a) estimated annual sendings £ (b) consignment limit (the maximum any one loss in vehicles or in a location) £ (c) package limit £ Do you require cover for your own goods in own/leased/hired vehicles? Yes No State: (a) maximum number of vehicles owned, hired or leased by you at any one time (b) maximum sum insured for any one vehicle owned, hired or leased by you (including trailer) £ (c) whether your vehicles are fitted with: alarm system immobiliser locks in addition to manufacturer's **O - MOTOR POLICY COMPENSATION** Do you require cover? Yes No State the sum insured per driver: £250 £350 £400 £500 Number of registered voluntary drivers: (a current list of approved drivers must be kept and be available on request)**P - REFRIGERATED CONTENTS** Do you require cover? (maintenance contract required for units over 10 years old) Yes No State (a) maximum sum insured per refrigeration unit £ and (b) total sum insured required £ **Q - BUILDINGS** Do you require cover? Yes No

The sum insured should represent the cost of rebuilding as new including an amount to cover debris removal, architects' and surveyors' fees and an allowance for VAT if applicable.

If YES, type of cover: Standard Standard plus accidental damage

Location 1

Location 2

(a) Buildings (including any outbuildings, boundary walls, fences and landlords fixtures and fittings) £ £ (b) Tenants improvements £ £ (c) Do you require subsidence cover? (If NO, answer question 1. If YES, answer questions 1 to 6) Yes No (d) Do you require Day One (non-adjustable) inflation provision of cover? Yes No If YES, select % required (available in 5% bands from 5% to 50%) %

1) Date of construction of building(s) including grade if listed, and date(s) for any extensions or additional buildings

Date built: Pre 1850 1851 - 1919 1920 - 1979 1980 - 1989 1990 to date

2) Has the building(s) (including any outbuildings):

(a) been built on made up or in filled ground? Yes No (b) been extended or subject to structural alteration? Yes No (c) ever suffered subsidence, heave or landslip damage or is there any history of such damage in the area? Yes No

COVER (complete section if cover required)

If you [✓] any of the shaded boxes please provide details.

Q - BUILDINGS (continued)

a

3) Are the building(s) (including any outbuildings):

(a) situated near to land which is subject to flooding or erosion?

Yes No

(b) showing evidence of damage in connection with the structure or its foundations which may be due to subsidence, heave or landslip?

Yes No

4) Are there any:

(a) trees or large shrubs growing in close proximity to the building(s)?

Yes No

(b) mining, quarrying, gravel pits or wells in the area (whether disused or in operation), or any cliffs nearby?

Yes No

If YES, give details (for trees or shrubs the number, type, height, distance from buildings and if regularly pruned)

5) Have the drains been tested?

Yes No

If YES, give details of the outcome or a copy of the report if available

6) Has any structural or consulting engineer's report/survey been carried out?

Yes No

If YES, give details of the outcome or enclose a copy of the report/survey if available

R - LOSS OF LICENCE Do you require cover?

Yes No

State the sum insured required: £25,000 £50,000 £100,000

1) Type of licence held: (a) Premises Licence with a designated premises supervisor (b) Qualifying Club Certificate

2) Do you own and occupy the premises for which you have the licence?

Yes No

3) To the best of your knowledge, has there ever been a review of the premises licence resulting from a police closure order or representation by any interested party?

Yes No

4) Do you have a crisis management plan detailing alternative business arrangements in the event of a loss of licence?

Yes No

If YES, give details or enclose a copy of the crisis management report

5) Approximately what proportion of your income comes directly from your licenced activities: %

S - PROFESSIONAL INDEMNITY Do you require cover?

Yes No

State the indemnity limit required: £100,000 £250,000 £500,000 £1 million

1) Detail all professional services provided to any third party, whether for a fee or not (please be specific about what kind of advice, assistance, counselling, guidance, information, support or training etc. you offer or provide):

2) How many employees (including volunteers) are providing these services?

COVER (complete section if cover required)

If you [✓] any of the shaded boxes please provide details.

S - PROFESSIONAL INDEMNITY (continued)

3) What are the qualifications and experience of persons who provide such advice or services?

4) Approximately how many enquiries do you receive per annum?

5) Do you hold confidential information on any third party? Yes No

6) Do you employ any persons or organisations on a sub-contracted basis? Yes No

(Note: Professional indemnity cover does not extend to include sub-contractors)

7) Has there been any previous threatened actions or lawsuits in respect of any of your publications, broadcasts or infringement of trademark, registered design, copyright, patent right or similar legal contest? Yes No

T - PROPERTY OWNERS LIABILITY Do you require cover? Yes No

State the indemnity limit required: £2 million £3 million £5 million £10 million

1) State the use of the land and/or buildings and whether occupied or not:

2) Who is responsible for any maintenance work and how regularly is it inspected?

3) Are there any of the following on or bordering the property:

- (a) buildings, bridges, railway lines or other structures? Yes No
- (b) river, stream, watercourse or any other body of water? Yes No
- (c) mining, quarrying, gravel pits or wells or any cliffs, hills or similar features? Yes No

4) State the approximate size of the land: acres (please enclose an Ordnance Survey map or a plan of the land)

U - TERRORISM Do you wish to purchase Terrorism cover for property damage and business interruption? Yes No

(not available in Northern Ireland)

PLEASE USE THIS SPACE FOR ADDITIONAL INFORMATION

LONG TERM UNDERTAKING

In exchange for a premium discount do you want to enter into the Long Term Undertaking as detailed below?

Yes No

NB. Before deciding please read the Special Notes relating to the undertaking.

LONG TERM UNDERTAKING

I/We, the undersigned proposer(s), undertake to offer annually for **three years** / **five years** the insurance under the Policy(ies) which may be issued by Ansvar Insurance Company Limited as a result of this proposal on the terms and conditions in force at the expiry of each period of insurance. I/We also agree to pay the premium annually in advance or by instalments if acceptable to Ansvar.

For this undertaking Ansvar will allow a discount off the net premium on the Policy(ies) issued.

It is understood that:

- Ansvar shall be under no obligation to accept an offer to renew the Policy(ies) made in accordance with this undertaking
- the sums insured may be reduced at any time to correspond with any reduction in value or activities.

This undertaking applies to any policy(ies) that Ansvar may issue in place of this Policy(ies) and the same discount will be allowed off the net premium on the replacement policy(ies).

I/We agree that payment of the premium at the renewal date immediately following the expiry of the current Long Term Undertaking, as specified in the Policy Schedule, shall be deemed acceptance by me/us of:

- the continuation of this undertaking for the same number of years as the previous undertaking
- the Long Term Undertaking Clause and the Policy terms.

SPECIAL NOTES RELATING TO THE LONG TERM UNDERTAKING

a) The undertaking is a legally binding contract between you, the proposer(s)/Insured, and Ansvar Insurance Company Limited.

If the proposal is accepted and subsequently:

- you break the undertaking, then Ansvar are at least entitled to recover from you the total amount of discount allowed for the period of the undertaking up to the date it is broken.
- Ansvar makes changes to the terms and conditions that are to your benefit, then the undertaking is unaffected.
- Ansvar makes changes to the terms and conditions otherwise than in c) above, then you are no longer required to renew the policy(ies) with us.
- there is a material change in the risk that requires a change in the terms and conditions before the undertaking expires, then from the date of the change either a new undertaking or the existing undertaking will be (re)negotiated and agreed.
- you discuss this insurance with a new intermediary or any other insurer before the undertaking expires, then you must tell them about its existence.

CHECK THAT ALL QUESTIONS HAVE BEEN COMPLETED AND ANSWERED CORRECTLY BEFORE SIGNING

IMPORTANT NOTES FROM ANSVAR

- Our liability does not commence until this proposal has been accepted.
- We reserve the right to ask for special terms or decline this proposal.
- Failure to disclose all material facts, which are facts that might influence the acceptance or assessment of the proposal, may render the policy voidable by us. If you are in any doubt whether certain facts are material, these should be disclosed.
- A copy of this proposal will be supplied by us on request within 3 months of its completion.
- You should keep a record (including copies of letters) of all information supplied to us for the purposes of entering into this contract of insurance.
- A copy of the usual policy form issued for this class of business is available on request.
- The policy will be governed solely by the relevant laws relating to your postal address, provided that address is within England, Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man. If there is any dispute as to which law applies, it shall be English Law.
- We may write to you or your insurance agent with details of other products and services available from Ansvar that we think may be of interest to you. However, if you do not wish to receive any marketing from us please tick this box.
- Insurers pass the information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this. You should show this notice to anyone who has an interest in property insured under the policy.

Data Protection Act - Use of your information

For the purpose of the Data Protection Act 1998 the data controller in relation to the information you supply for this insurance is Ansvar, part of the Ecclesiastical Insurance Group. As a data subject you have the right under the Act to ask your Data Controller for a copy of personal data you have supplied and ask for inaccurate data to be corrected. Information you supply is used for purposes of administration by the insurer and its agents, by re-insurers and your intermediary. It may also be made available to regulators and ombudsmen as necessary. In deciding whether to offer insurance, its terms or assessing claims made, insurers may undertake checks against publicly available information such as electoral roll, county court judgements, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

DECLARATION BY THE PROPOSER(S)

I/We consent to Ansvar and its agents processing any data required to administer this proposal and any resulting insurance.

I/We declare that the above proposal, any other information we supply at Ansvar's request and this declaration shall be the basis of the contract between me/us and Ansvar and that to my/our knowledge and belief the above particulars are true and complete in every respect and that no material fact has been suppressed or withheld. If the above statements and particulars are in the handwriting of any person other than the undersigned such person shall be deemed to be my/our Agent for the purpose of completing this form.

I/We understand that you will pass information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy. I/We accept the terms of the Long Term Undertaking provided that we have answered 'YES' to the appropriate question in this proposal.

Name of person completing this proposal

Signature

Position in charity/organisation

Date