



CONNECT

CHURCH INSURANCE

Comprehensive Church Insurance
with a flexible range of covers

Church Connect is especially designed for churches who own their premises or who are the sole occupiers of a premises.

Cover for Church Connect Insurance is underwritten by Ansvr Insurance Company Limited. The Legal Expenses section of the policy is administered by DAS Legal Expenses Insurance Company Limited.

If the church meets in hired or rented premises then Ansvr's Church Fellowship policy is more appropriate.

This summary outlines the main features and exclusions of Ansvr's Church 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. We have also included additional information that may be of help to you.

You may add optional sections of cover for All Risks, Buildings, Electrical & Mechanical Plant, Heating Installation, and Trustees Indemnity. Terrorism cover for property damage is also available (not in Northern Ireland).

Why Ansvr

Ansvr is a leading general insurance company specialising in insuring non-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 profits to helping charities involved in alcohol and drug education and rehabilitation.

Ansvr 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.

Church

Discounts

- Three years Long Term Undertaking.

Tax

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

Instalments

For a small additional charge, 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.

24 Hour Helplines

Provided by DAS Legal Expenses Insurance Company Ltd and available 24 hours a day, 365 days a year to assist at times of need or emergency:

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

Index-linking

Each month the sums insured for Buildings, Contents, All Risks, Electrical & Mechanical Plant and Heating Installation sections of cover are automatically increased in line with our index-linking tables.

Pastoral Care

The Public Liability cover for pastoral care refers to: 'the use of counselling skills to provide free, informal, unstructured care and ministry relating to a particular concern of an individual seeking the help of the church.' The cover does not embrace counselling, which is increasingly recognised as a profession (although perhaps undertaken as an unpaid vocation).

Calculating Sums Insured

The selection of adequate sums insured remains the responsibility of the policyholder and these should be regularly reviewed to ensure that they remain sufficient.

When calculating sums insured, include VAT to the extent that you may be liable to pay it. If the sums insured are not sufficient then claim payments may be reduced.

Buildings

The cost of rebuilding as new including an additional amount to cover debris removal, architects' and surveyors' fees.

Contents and All Risks

The cost of replacement as new (in the event of a claim for clothing, employees' personal effects and customers' goods, a deduction is made for wear and tear).

Loss of Income

(including Extra Expenses)

- Loss of Income - reduction in annual gross income e.g. hiring out of premises, service collections.
- Extra Expenses - additional costs you will incur during the period needed in trying to minimise the loss (including the cost of removal to temporary premises, increased rent/rates/salaries).

If the period needed for the church to return to normal operation (the indemnity period) is more than 24 months, the sum insured must be increased proportionately to reflect the extra time. An allowance for any inflationary trends and any expansion should be included.

Church

Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Buildings Extensions (cont.)		
Making safe of Headstones, Monuments and Memorials	Up to £1,000 in any one period of insurance	Repairs to the items
Glass and sanitary fittings		£50* excess While the buildings are untenanted, empty or disused or work of church discontinued
Contents		
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 (excluding Northern Ireland) 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 Accidental damage (optional cover)	Up to £2,500 for any one picture, item of precious metal, antique, manuscript, book or work of art unless otherwise agreed Computer system records and documents for their value as materials and stationery Up to £5,000 in respect of metered water	£50* excess Theft, malicious damage and escape of water damage when premises untenanted, empty or disused or work of church discontinued Storm, flood or escape of water damage to contents in any basement unless stored at least 15 centimetres above floor level Contents in the open
Contents Extensions		
Accidental breakage of glass		£50* excess While the buildings are untenanted, empty or disused or work of church discontinued
Additional contents acquired (excluding stock)	Up to 10% of contents sum insured	£50* excess
Debris removal costs		
Employees' and members' effects	Up to £2,500 in total for books and up to £5,000 for any one claim for office equipment with single item limit of £2,500 (insured premises only) Up to £500 any one person for any other property	£25 excess Theft from unattended vehicles unless the property is hidden from view and all points of entry are closed and locked

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Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Contents Extensions (cont.)		
Exhibitions and fund-raising events	Up to £5,000 (£1,000 item limit) for any exhibition or fund-raising event within the British Isles	£50 excess Theft from unattended vehicles unless the property is hidden from view and all points of entry are closed and locked
Frozen foods	Up to £1,000	£50 excess
Temporary removal of contents	Up to £1,000	£50 excess Theft from unattended vehicles unless the property is hidden from view and all points of entry are closed and locked
Theft of keys	Up to £1,000	£25 excess Safe keys left in buildings outside working hours
Employers Liability		
Legal liability for damages, legal costs and expenses as a result of injury to employees (including voluntary workers)	Indemnity limit of £10,000,000 including costs and expenses	
Employers Liability Extensions		
Court attendance expenses	Up to £100 per day for any employee	
Cross liabilities		
Health and Safety at Work etc Act 1974		Fines and penalties
Indemnity to others and principal		
Unsatisfied court judgements		
Legal Expenses		
Employment compensation awards	Up to £1,000,000 in any one period of insurance	
Employment disputes	Up to £100,000	Fines, penalties Compensation (apart from employment disputes) or damages
Legal defence; defending your and your employees legal rights	Up to £100,000	
Property protection and bodily injury; negotiating for your legal rights		
Bodily injury		
Service occupancy		
Tax protection: full enquiries; employers compliance and VAT disputes	Up to £1,000 for VAT disputes	£100 excess
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.		

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Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Loss of Income		
Loss of Income following damage caused by an insured event (including Extra Expenses e.g. cost of alternative premises)	Up to £25,000	Loss of income after the church is wound up or permanently discontinued
Loss of Income Extensions		
Bomb scare (excluding Northern Ireland)	Up to £2,500	Closure of less than 4 hours
Denial of access		
Exhibition sites	Up to £5,000	
Failure of public supply	Up to £1,000	
Murder, suicide or disease		
Money		
Cheques and other non-negotiables	£250,000	£50* excess
Cash and other negotiables:		Loss from unattended vehicles
In transit by any authorised employee/ voluntary worker, or on the premises during working hours	£3,500#	
On the premises in a safe outside working hours	£3,500#	
At the private residence of an authorised employee	£3,500#	
Any other circumstances	£350	
Misappropriation by employee/ voluntary worker	£5,000 any one person (£10,000 in any one period of insurance)	Misappropriation not discovered within 60 days of the occurrence
Damage to clothing and personal effects caused by theft or attempted theft of money	£500 any one person £100 for personal money	£50* excess
# sum insured doubled on up to three special occasions during the year		
Personal Accident		
Injury to employees or voluntary workers (aged 11 to 75 inclusive) arising from accidents while working in connection with the church		Employees and volunteers under 11 or over 75 years old Specified sport and hazardous activities (refer to policy wording for full details)
Death benefit	11 to 15 years £5,000 16 to 75 years £10,000	
Capital sum for loss of limbs, eyes or permanent total disablement	£10,000	
Total and irrecoverable loss of speech or hearing	£10,000	
Temporary total disablement	11 to 15 years £nil per week 16 to 75 years £100 per week up to 104 weeks	

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Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Personal Accident Extensions		
Supply speaker expenses for alternative speakers	£100 per Sunday and £500 in any one period of insurance	
Completion of works: expenses to pay a contractor to complete maintenance and repair work if a voluntary worker cannot finish the work following injury	£500 for any one claim and £1,000 in any one period of insurance	Injury not sustained during church activities
Public and Products Liability		
Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property arising from church activities including liability arising from the sale or supply of goods	Indemnity limit of £5,000,000 including costs and expenses Products liability is limited to £5,000,000 in any one period of insurance	£100* excess for third party property damage Professional: advice, error, negligence or services Treatment other than first aid Property being worked upon Liability assumed under contract Manual work away from the premises Use of mechanically propelled vehicles for which compulsory motor insurance required Use of watercraft and craft designed to travel through air or space Work abroad (other than temporary visits by employees who are normally resident in the British Isles)
Public and Products Liability Extensions		
Court attendance expenses	Up to £100 per day for any employee	
Consumer Protection Act 1987	Up to £25,000	Fines and penalties
Cross liabilities		
Defective Premises Act 1972		
Health and Safety at Work etc Act 1974		Fines and penalties
Hired or rented buildings		£100 excess
Indemnity to principal and other people (including member to member cover)		
Motor contingent liability		
Personal liability during visits abroad		
Publishers' Indemnity for damages, legal costs and expenses for libel, slander, infringement of trademark arising from matter contained in your official church publications	Indemnity limit of £100,000 including costs and expenses in any one period of insurance	Fines and penalties Liability arising from the Internet or electronic mail Liability assumed under contract
Pastoral Care: legal liability for damages, legal costs and expenses arising from negligence in rendering pastoral care	Indemnity limit of £5,000,000 including costs and expenses in any one period of insurance Indemnity limit of £100,000 for financial loss in any one period of insurance	Liability assumed under contract Professional counselling

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Optional Policy Cover		
The following cover is also available for an extra premium		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
All Risks		
Specified or unspecified items of your property on the premises or anywhere in the British Isles or World-wide		£50* excess Theft from unattended vehicles unless the property is hidden from view and all points of entry are closed and locked
Electrical and Mechanical Plant		
Sudden and unforeseen damage or breakdown		£50* excess Wear and tear
Heating Installation		
Sudden and unforeseen damage to the heating installation		£50* excess Wear and tear Loss of use
Heating Installation Extension		
Additional cost for temporary heating for one calendar month	Up to £500 in any one period of insurance	First 24 hours from time of damage
Trustees Indemnity		
Damages and legal expenses arising from a 'wrongful act' committed by a trustee, such as breach of duty or breach of trust, breach of contract or breach of warranty. If the church is obliged to reimburse the trustee, the church can in turn obtain reimbursement from the insurance.	Indemnity limit of £100,000 including costs and expenses in any one period of insurance	Professional services provided by you like legal, medical or financial advice Liability assumed under contract Losses caused intentionally or recklessly Pre-existing circumstances
Loss of documents	Up to £25,000 including costs and expenses in any one period of insurance	
Trustees Indemnity Extension		
Fidelity cover (dishonest acts committed by a trustee or officer)	Up to £25,000 including costs and expenses in any one period of insurance	

Church

Answers To Some Questions About The Policy

How long does the policy provide cover for?

The insurance contract 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.

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 part 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.

Ansvar 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 Ansvar (office hours 9am to 5pm, Mondays to Fridays). For Legal Expenses claims contact DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

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 Ansvar. You can make

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

Ansvar Insurance Company Limited
Ansvar House, St. Leonards Road,
Eastbourne, East Sussex, BN21 3UR
Tel: 01323 737541 Fax: 01323 644082
Email: ansvar.insurance@ansvar.co.uk
www.ansvar.co.uk

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ansvar 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: 020 7964 1000 Fax: 020 7964 1001
Email: general.info@financial-ombudsman.org.uk

- If you are a business or charity 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 it is likely that the FSCS would 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,
Portoken Street,
London E1 8BN
www.fscs.org.uk
Tel: 020 7892 7300

Church

Ansvar Website

Ansvar has built up considerable expertise regarding identifying and managing the many and varied risks that charities, churches and non-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.

Trustees Indemnity Insurance

The Charity Commission for England and Wales have stated that charities under their jurisdiction may effect and pay for Trustees Indemnity insurance cover provided that:

- it is reasonable (with regard to size and activity) to expend charitable funds in this way and
- the charity's constitution includes the appropriate power or
- the Charity Commission has provided explicit authority.

Further information re: Trustees Indemnity insurance can be obtained from:

The Charity Commission for England and Wales

Regional offices:

London

Harmsworth House,
13-15 Bouverie Street,
London, EC4Y 8DP

Taunton

Woodfield House, Tangier, Taunton,
Somerset, TA1 4BL

Liverpool

2nd Floor, 20 Kings Parade,
Queens Dock, Liverpool, L3 4DX

Newport

Clarence House, Clarence Place,
Newport, South Wales, NP19 7AA

Contact for all offices:

Tel: 0870 333 0123
www.charity-commission.gov.uk

Scottish Charities Office

Crown Office, 25 Chambers Street,
Edinburgh, EH1 1LA
Tel: 0131 226 2626

Charities Branch Department for Social Development

3rd Floor, Lighthouse Building,
1 Cromac Place,
Gasworks Business Park,
Ormeau Road, Belfast, BT7 2JB
Tel: 028 9082 9414

The Ansvar Range

Connect Policies

- Charity Connect
- Charity Shop
- Christian Bookshop
- Church Connect
- Church Fellowship
- Community Groups
- Minibuses (church & charity)
- Special Events
- Trustees Indemnity

Ansvar understands the challenges that churches and charities face today. Connect is designed to be simple to understand, ensuring adequate insurance cover with a wide range of policies for most types of organisation.

Commercial Policies

- Business
- Office
- Shop

Lifestyle Connect

- Home Connect
- Motor Connect
- Travel Connect

Please ask your insurance advisor for further details

Insurance Advisor



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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.
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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