



CONNECT

COMMUNITY GROUPS INSURANCE

Insurance for clubs, groups & societies
using rented premises

Community Groups Insurance is designed to provide public liability cover for the activities of clubs, groups and societies, whether at the hired or rented premises or away from them.

Cover for Community Groups Insurance is underwritten by Ansvr Insurance Company Limited.

This summary outlines the main features and exclusions of Ansvr's Community Groups 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.

Public Liability (including Products) is a compulsory section of cover. You may add optional sections of cover for All Risks, Business Interruption, Employers Liability, Money (including Personal Accident Assault) and Personal Accident.

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.

Community Groups

Discounts

- One year No Claims Discount
- Registered Charities Discount.

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 the All Risks section of cover is automatically increased in line with our index-linking tables.

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.

All Risks

The cost of replacement as new.

Stock

New stock - the cost price, and for donated stock - the second-hand value.

Business Interruption

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, and the cost of clerical time in reproducing business books and documents).

If the period needed for the charity/ organisation to return to normal operation (the indemnity period) is more than 12 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.

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Policy Cover		
Refer to the policy wording for full details of cover, exclusions, and the General Conditions and General Exclusions		
In most instances, for property damage losses the first amount of any claim is not covered (known as a policy excess). *The minimum excess, but in some cases this may be higher.		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Public Liability		
Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property	Indemnity limit of £1,000,000 including costs and expenses	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) Specified sport and hazardous activities (refer to policy wording for full details)
Public Liability Extensions		
Court attendance expenses	Up to £50 per day for any employee	
Cross liabilities		
Health and Safety at Work etc Act 1974		Fines and penalties
Hired or rented buildings		£100* excess for third party property damage
Indemnity to principal and other people (including member to member cover)		
Motor contingent liability		
Personal liability during visits abroad		
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 the sale or supply of goods	Indemnity limit of £1,000,000 including costs and expenses in any one period of insurance	Products sold or supplied to the USA or Canada Second-hand electrical goods
Products Liability Extensions		
Additional persons insured		
Consumer Protection Act 1987	Up to £25,000	Fines and penalties
Cross liabilities		

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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		£75* excess Theft from unattended vehicles
Business Interruption		
Extra Expenses: additional expenses (e.g. cost of alternative accommodation necessarily incurred in the event of the buildings being rendered uninhabitable) caused by an insured event	Up to £500 for clerical time in reproducing computer system records (but not expenses in the production of information to be recorded therein)	Extra expenses for any period after charity/organisation wound up or permanently discontinued
Business Interruption 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		
Murder, suicide or disease		
Suppliers	Up to £10,000	
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		
Additional persons insured		
Court attendance expenses	Up to £50 per day for any employee	
Cross liabilities		
Health and Safety at Work etc Act 1974		Fines and penalties
Indemnity to principal		
Private work		
Unsatisfied court judgements		
Money		
Cheques and other non-negotiables	£250,000	£75* excess
Cash and other negotiables:		Loss from unattended vehicles
In transit by any authorised employee/ voluntary worker, or on the premises during working hours	£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	£300	
Misappropriation by employee/ voluntary worker	£500 any one person (£2,000 in any one period of insurance)	Misappropriation not discovered within 14 days of the occurrence

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Optional Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Personal Accident		
Injury to employees or voluntary workers (aged 16 to 70 inclusive) arising from accidents while working in connection with the charity/ organisation		Employees and volunteers under 16 or over 70 years old Specified sport and hazardous activities (refer to policy wording for full details)
Death benefit	£5,000	
Capital sum for loss of limbs, eyes or permanent total disablement	£5,000	
Total and irrecoverable loss of speech or hearing	£5,000	
Temporary total disablement	£25 per week up to 104 weeks	
Personal Accident Assault		
Injury to employees or voluntary workers (aged 16 to 70 inclusive) due to theft or attempted theft of money or contents		Employees and volunteers under 16 or over 70 years old
Death benefit	£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	£50 per week (£100 per week if gainfully employed) up to 104 weeks	
Personal Accident Assault Extension		
Damage to clothing and personal effects caused by theft or attempted theft of money or contents	£500 any one person	

Community Groups

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).

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.

Community Groups

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,
Portsoken Street,
London E1 8BN
www.fscs.org.uk
Tel: 020 7892 7300

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.

Community Groups

The Ansvar Range

Lifestyle Connect

- Home Connect
- Motor Connect
- Travel Connect

Designed for those individuals who are closely linked to the non-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!

Connect Policies

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

Other Ansvar Policies

- Business
- Office
- Shop

Please ask your insurance advisor for further details

Insurance Agent



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

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

Member of:
Association of British Insurers (ABI)
Financial Ombudsman Service
Authorised and Regulated by the
Financial Services Authority (FSA)

P***** 10/04