



CONNECT

SPECIAL EVENTS INSURANCE

Special Events Insurance for charities,
church groups and voluntary groups





Special Events Insurance is a flexible package designed for the charities, church groups, non-profit organisations and voluntary groups involved in organising or exhibiting at indoor and outdoor events.

Activities can include barbecues, bazaars, bring and buy sales, car boot sales, concerts, conferences, craft exhibitions, dances, exhibitions, fetes, fun runs, fund-raising events (specified sport and hazardous activities - refer to policy wording for full details), garden parties, joint church activities/celebrations, jumble sales, seminars, shows, sponsored walks etc.

Cover for Special Events Insurance is underwritten by Ansvar Insurance Company Limited.

This summary outlines the main features and exclusions of Ansvar's Special Events 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, Cancellation Expenses, Employers Liability, Money and Personal Accident.

Why Ansvar

Ansvar 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.

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.

Tax

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

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.

Terrorism Cover

If specifically requested, Terrorism cover for property damage is also available (not in Northern Ireland).

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.

Cancellation Expenses

Irrecoverable deposits or charges paid in advance or contracted to be paid and other expenses necessarily incurred in organising, promoting or providing services for the Event.

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 and Products Liability		
Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property including liability arising from the sale or supply of goods	Indemnity limit of £1,000,000 including costs and expenses Products liability is limited to £1,000,000 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) Products sold or supplied to the USA or Canada Second-hand electrical goods Specified sport and hazardous activities (refer to policy wording for full details)
Public and Products Liability Extensions		
Consumer Protection Act 1987	Up to £25,000	Fines and penalties
Cross liabilities		
Health and Safety at Work etc Act 1974		Fines and penalties
Hired or rented buildings		£250* excess for third party property damage
Indemnity to principal		
Member to member		Liability covered by any other policy
Motor contingent liability		
Optional Policy Cover		
The following cover is also available for an extra premium		
All Risks		
Specified or unspecified items of your property or property hired in for the Event on the premises or anywhere in the British Isles or World-wide		£75* excess Theft from unattended vehicles
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	

Optional Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Employers Liability Extensions		
Additional persons insured		
Cross liabilities		
Health and Safety at Work etc Act 1974		Fines and penalties
Indemnity to principal		
Cancellation Expenses		
Cancellation, abandonment, postponement or curtailment of the stated Event in whole or in part, arising from any cause beyond the control of you or the Event organiser. Including closure of the venue premises due to murder, suicide or disease and the non-appearance of speakers, entertainers or celebrities due to their death, illness or injury	Up to £500 for relocation of venue expenses to avoid cancellation of the Event	£100 excess Claims made more than 14 days after the date of the Event Financial reasons, adverse weather conditions or circumstances known to you at the time of arranging insurance cover likely to cause loss Costs and expenses of any other exhibitor, stallholder, group or participant
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
Damage to clothing and personal effects caused by theft or attempted theft of money	£500 any one person	£75* excess
Personal Accident		
Injury to employees or voluntary workers (aged 16 to 70 inclusive) arising from accidents while working for the charity/organisation in connection with the Event	Employees and volunteers under 16 or over 70 years old	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	

Answers To Some Questions About The Policy

How long does the policy provide cover for?

The insurance contract normally runs:

- from the inception date to the expiry date as shown in the policy schedule
- for a period of 12 months from the inception date shown in the policy schedule when you have requested this. Approximately 4 weeks before the expiry date, we will request up to date information on a proposal form in order to advise 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.

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

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

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



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

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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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

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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