

# British Federation of Film Societies Scheme Brochure

Written by

Arranged by



# British Federation of Film Societies Scheme Brochure

The policy summary outlines the main features and exclusions of Ansvar's British Federation of Film Societies Scheme 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 that are available. We have also included additional information that may be of help to you.

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## Why Ansvar

Ansvar is a general insurer 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.

We also commit a portion of our profits to helping charities involved in alcohol and drug education rehabilitation.

Ansvar has been trading in the UK for over 50 years and is renowned for offering an excellent personal service and providing a fast and sympathetic response to claims.

If you wish to find out more about Ansvar please go to the Ansvar website at: [www.ansvar.co.uk](http://www.ansvar.co.uk)

The British Federation of Film Societies policy is written by Ansvar Insurance, a business division of Ecclesiastical Insurance Office plc.

## Standard Package Cover

Section of Cover	Minimum Sums Insured or Limits
All Risks	£1,000
Employers Liability	£10,000,000 indemnity limit
Public and Products Liability	£2,000,000 indemnity limit

You may select higher sums insured and indemnity limits (other than for Employers Liability)

## Tax

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

## 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

## Calculating Sums Insured

- Advice on sums insured and indemnity limits should be sought from WRS Insurance Brokers Ltd
- 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

- Where you are responsible for the first amount of any claim (known as an excess) the claim settlement will be reduced accordingly
- The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless otherwise stated

## Special Requirements

Section of Cover	Special Requirements
Public & Products Liability	Use of bouncy castles Clean-ups, litter picks or ground maintenance Protection policy for groups working with young people or vulnerable adults

- special requirements are aimed at reducing the risk of loss, damage or liability
- a claim will not be covered (unless otherwise stated) if you fail to comply - full details are in the policy wording

# Policy Summary

Refer to the policy wording for full details of cover, exclusions, and the General Conditions and General Exclusions.

Cover under the policy normally applies within the UK only unless otherwise stated.

## Employers Liability

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Legal liability for injury to employees and volunteers caused during the period of insurance within the UK or temporary visits abroad in the course of your activities	Indemnity limit £10,000,000 any one claim (including costs and expenses) Indemnity limit £5,000,000 if terrorism involved	Where compulsory motor insurance required Offshore activities

## Employers Liability Extensions

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Health and Safety at Work (defence costs)	Indemnity limit £500,000 any one claim	
Indemnity to principals and others		
Unsatisfied court judgements		
Court attendance expenses	£250 per day per person	

## Public and Products Liability

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
<p>Legal liability for injury to the public or damage to their property occurring during the period of insurance, including liability arising from the sale or supply of goods and maintenance of your premises within the UK or temporary visits abroad in the course of your activities of a clerical nature</p> <p>Exhibitions, craft fairs or fetes not exceeding 500 persons at any one time away from your premises</p>	<p>Indemnity limit £2,000,000 any one claim (including costs and expenses)</p> <p>Indemnity limit applies to any one period of insurance for Products Liability and Pollution or Contamination</p>	<p>£250 excess for third party property damage</p> <p>Bodily injury to volunteers</p> <p>Contractual liability</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>Products used in air, space or water craft, chemical, gas, petrochemical or power generation plant, mechanically propelled vehicles or offshore installations</p> <p>Professional advice, error or services</p> <p>Property being worked upon</p> <p>Treatment other than first aid</p> <p>Use of mechanically propelled vehicles for which compulsory insurance required</p> <p>Use of watercraft (other than hand propelled) and craft designed to travel through air or space</p> <p>Specified activities detailed below</p>

### Excluding:

- a) the following activities:** abseiling, aerial activities of any kind, climbing of any kind, contact sports, dry slope skiing, football that is played within a league system, gymnastics, horse riding of any kind, professional sport of any kind, racing or time trials other than on foot, rugby, trampolining, underground activities of any kind, water activities (other than swimming), weightlifting, winter sports
- b) any activity that involves the use of:** bicycles other than for normal road use, cables, elastic ropes, fireworks or explosive items, ice skates, mechanically propelled vehicles, motorised fairground rides, play inflatables other than bouncy castles, roller blades, roller skates, ropes, skateboards, weaponry, wires

## Public and Products Liability Extensions

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Health and Safety at Work (defence costs)	Indemnity limit £500,000 any one claim	
Indemnity to principals, members and other people		
Cross liabilities	The indemnity limit in total for all parties (including costs and expenses)	
Hired or rented premises		£250 property damage excess Contractual liability
Contingent motor liability		
Consumer protection (defence costs)	Indemnity limit £500,000 any one claim	
Court attendance expenses	£250 per day per person	
Wrongful arrest	£10,000 in any one period of insurance	
Food Safety Act (defence costs)	Indemnity limit £500,000 any one claim	

## All Risks

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Any loss, or damage, within geographical limits to property	Specified property subject to its sum insured	£75 excess Computers stolen from unattended vehicles 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

## Corporate Manslaughter

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Liability for legal costs and expenses incurred in defending criminal proceedings for an offence under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007, if cover is operative for: Employers Liability and / or Public and Products Liability	Indemnity limit £1,000,000 in any one period of insurance and in total for all policies issued by us to you where the claim relates to the same prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007	Costs and expenses where indemnity is provided by any other policy, insurer or from any other source Costs of any remedial or publicity orders Proceedings consequent upon any deliberate act or omission

# 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 four 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?

### a) If you are an individual person and any part of the insurance is requested for purposes which are outside your trade, business or profession the following cooling-off conditions apply.

- If after receiving the full written documentation you change your mind and no longer require the cover then you have 14 days (cooling-off period) from either the date you received the full documentation or the date the cover commenced, whichever is the later, to tell us, or your insurance advisor, in writing that you wish to cancel the policy
- In these circumstances we will make a full refund of premium
- You may cancel the policy after the cooling-off period but the following conditions then apply

### b) For all other insured persons, companies or organisations and for an individual person cancelling outside the cooling-off period, the following conditions apply.

- You may cancel the policy by giving us written instructions and provided there is no long term undertaking in force
- No refund of less than £25 will be made

- If you have made a claim in the current period of insurance then the full annual premium is due and no refund will be made
- We will refund the premium for the remainder of the period of insurance, suitably adjusted if the premium is paid by instalments
- If you have made a claim in the current period of insurance and the premium is paid by instalments, then any premium owing for the remainder of the period of insurance must be paid by you or will be deducted from any claim settlement

## Have we the right to cancel the policy?

Ansvar also have the right to cancel the policy by giving 14 days notice sent by recorded delivery to your last known address. 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 8.45am to 5pm, Monday to Friday). You can also notify a claim on-line via Ansvar's website.

## What Governing Law and Language applies?

Our policies are governed by English Law unless your legally registered address is located in Scotland, in which case Scottish Law will apply.

We will communicate with you in English at all times.

# Complaints Procedure

**If you have any reason to complain about the advice or service you've received, please contact us as soon as possible.**

You can refer your complaint in writing or verbally at any time to:

WRS Insurance Brokers Ltd  
Cadman House, off Peartree Road  
Stanway, Colchester, CO3 0NW

Phone WRS Insurance Brokers Ltd on  
**01206 574416/760780** or **Fax 01206 760734**

Ansvar Insurance  
Ansvar House, St. Leonards Road  
Eastbourne, East Sussex, BN21 3UR

Phone Ansvar Insurance on  
**0845 60 20 999** or **01323 737541**

Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

Or if you feel we are not listening to you please direct the matter to the Compliance Officer or Claims & Risk Services Director using the contact details above.

## **OUR PROMISE TO YOU**

- Where possible we will resolve your complaint within one business day

### **Otherwise:**

- We will promptly acknowledge all complaints
- All complaints will be investigated diligently and impartially within Ansvar
- We will respond formally to your complaint as soon as possible
- We will keep you informed of the progress of the investigation

If you're not satisfied with our response, or we have not completed our investigation after eight weeks, we'll inform you of your right to take the complaint to:

Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall, London, E14 9SR  
Phone FOS on **0800 0234 567** or **020 7964 1000**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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.

Its aim is to protect private and small business/charity customers should an insurer go out of business and be unable to meet its liabilities or pay claims. You may be entitled to compensation depending upon your income and the number of people you employ.

If so, 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 further information on the scheme you can visit the website at: [www.fscs.org.uk](http://www.fscs.org.uk)

or write to:

Financial Services Compensation Scheme, 7th Floor,  
Lloyds Chambers, Portsoken Street, London, E1 8BN

Phone FSCS on **0800 678 1100** or **020 7892 7300**

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)



WRS Insurance Brokers Ltd  
Cadman House, off Peartree Road  
Stanway, Colchester, CO3 0NW  
Tel: 01206 574416/760780  
Fax: 01206 760734



Ansvar Insurance  
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](mailto:ansvar.insurance@ansvar.co.uk)  
[www.ansvar.co.uk](http://www.ansvar.co.uk)

Business division of:  
Ecclesiastical Insurance Office plc  
Registered Office: Beaufort House,  
Brunswick Road, Gloucester GL1 1JZ  
Registered No. 24869 England

Member of:  
Association of British Insurers (ABI)  
Financial Ombudsman Service (FOS)

Authorised and Regulated by the  
Financial Services Authority (FSA)

To check these details on FSA's Register:  
[www.fsa.gov.uk/Pages/register](http://www.fsa.gov.uk/Pages/register)  
Tel: 0845 606 1234

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