



# Charity and Community

Cover for charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary and not-for-profit organisations and social enterprises.



The policy summary shows the main features and exclusions of the policy – it does not provide all the terms, conditions and exclusions that are in the policy wording. You can ask us for a copy of this. 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 for the charity sector that are available. We have also included extra information that may help you.

Cover under our Charity and Community policy is provided by Ecclesiastical Insurance Office plc.

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## Charity activities

The UK charity sector is involved in providing a wide range of activities. We can meet the insurance needs of your organisation for the following activities.

- Office and administration work and storing your property
- Attending trade shows, exhibitions, conferences, meetings and seminars
- Firework displays and bonfire events, as long as no more than 100 people will be attending
- Fundraising events (other than firework displays or bonfire events), as long as no more than 1,000 people will be attending
- Recreational activities, such as sports, games and hobbies
- Selling goods (including second-hand goods) as part of the above activities and for the benefit of your organisation

We will provide cover for all these activities unless the policy summary says that a particular activity is not covered.

If you need cover for any extra, excluded or similar activities, we may be able to provide cover if you give us details of the activities. If you are not sure whether an event or activity is covered or can be covered, speak to your insurance advisor or us.

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## Why Ansvar?

We are a general insurer specialising in insuring not-for-profit organisations and connected individuals. Our ethical investment and trading policy means we will not deal with organisations which are mainly involved in alcohol, tobacco, gaming and armaments.

We also give a percentage of our profits to help charities involved in alcohol and drug-education rehabilitation.

We have been trading in the UK for over 60 years and are well known for offering an excellent personal service and providing a fast and sympathetic response to claims. We are a business division of Ecclesiastical Insurance Office plc.

If you want to find out more about us, please go to our website at [www.ansvar.co.uk](http://www.ansvar.co.uk)

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## Fair presentation guarantee

You must make a 'fair presentation of risk.' We will consider you to have made a fair presentation of risk if:

- you have completed the 'online' questions accurately and honestly, and
- any assumptions on the Statement of Fact have been checked by your insurance advisor and are correct.





## Special requirements

- These are aimed at reducing the risk of loss, damage or liability.
- They only apply if they relate to your property or your activities.
- We will not pay a claim if you fail to keep to a special requirement.
- See the policy wording for full details of the special requirements.

Section of cover	Special requirements	Summary of special requirements
All risks	Trailer security	Fitting security devices and keeping trailers in a locked building or locked compound
Business interruption	Backing up of electronic data Monthly statement	Regularly backing up and storing electronic data Record-keeping and storing records
Equipment breakdown	Backing up of electronic data	Regularly backing up and storing electronic data
Fidelity guarantee	Best practice Cheques and electronic payments	Getting written references for new employees Needing two employees to sign cheques or authorise payments
Goods in transit	Overnight security	Keeping unattended vehicles in a guarded security park, locked building or locked yard overnight
Money	Record-keeping Security Carrying restrictions Credit cards and debit cards	Record-keeping and storing records Safes and strongrooms being kept locked and keys kept safe Using a given number of people or a security company to carry money Storing credit- and debit-card sales vouchers
Property damage	Minimum security needed (see page 37 for full details) Security devices Cooking equipment Waste materials Fire-extinguishing equipment Refrigeration units	The security devices needed at your premises for our standard theft insurance cover Using security devices at your premises and removing keys when buildings are unattended Cleaning ducting, fitting safety devices and providing fire extinguishers Disposing of combustible materials Having fire extinguishers inspected and maintained Having a maintenance contract for refrigerators over 10 years old
Public and products liability	Safeguarding policy for children or vulnerable adults	You, your employees and professional suppliers keeping to your written protection policy

## Public and products liability

### a) We will not cover the following activities:

- i. Abseiling, aerial activities of any kind, American football or Australian rules football, climbing where you need to use your hands as well as feet (other than children's playground equipment), fire walking, firework displays or bonfire events organised or run by professional suppliers, glacier walking or trekking, Gaelic football, gorge walking and similar, gymnastics, horse, pony or donkey riding of any kind, martial arts or fighting sports of any kind, Olympic-style weightlifting, parkour or free-running, powerlifting, professional sport of any kind, racing or time trials (other than on foot), rugby, tree climbing and underground activities of any kind including caving and potholing
- ii. Football if:
  - your football team is taking part in a league system (including official training and practice sessions), or
  - you manage, control or organise a football league system
- iii. Water activities (other than swimming, snorkelling, surfing, windsurfing or using non-mechanically propelled watercraft under nine metres long while operated on inland waterways only or within three miles of the coast as long as they are not used in any white-water activity)

### b) We will not cover any activity that involves using the following:

Airborne lanterns, bicycles other than for normal road use, cables or wires, elastic ropes, fireworks or explosive items (other than for firework and bonfire events where no more than 100 people will attend at any one time), land, kite or fly boards of any kind, land, sand or ice yachts of any kind, motorised fairground rides, roller blades, sandboards, segways, skates, skateboards or hoverboards, skis, sleds, snowboards, snow tubes of any kind, toboggans, water-based play inflatables and weaponry

### c) We will not cover any activity that involves you or any person entitled to cover under this section, owning, possessing or using any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped, or
- trailer used for carrying people (whether paying a fare or not) which you do not need compulsory motor insurance or security for

### Professional suppliers' activities

We will give you automatic cover for the following activities organised, run and supervised by independent contractors, as long as you have checked that they have public liability insurance for these activities.

Abseiling, aerial runways, air-rifle shooting, archery, assault courses, BMX riding, clay-pigeon shooting, climbing wall, climbing with ropes, dry-slope skiing or boarding, go-karting, gymnastics, horse, pony or donkey riding, ice skating, inflatable play equipment, javelin throwing, land, kite or fly surfing or boarding, land, sand or ice yachting, motorised fairground rides, Olympic-style weightlifting, paint-balling, powerlifting, roller blading, roller skating, rope courses, skateboarding, zip wires and zorbing

## Public and products liability extensions

Cover	Significant exclusions and limits
Defence costs for criminal proceedings under the: <ul style="list-style-type: none"> <li>• Health and Safety at Work Act</li> <li>• Consumer Protection Act, or</li> <li>• Food Safety Act</li> </ul>	£500,000 per claim, and in total for all claims relating to the same prosecution under this extension and the employers' liability section Costs covered elsewhere Deliberate act or failure to act Fines or penalties Liability for bodily injury or damage to property Under Food Safety Act, any order made under Section 9 or regulation under Section 45
Your employees' and authorised volunteers' legal liability while they are temporarily outside the United Kingdom, the Channel Islands and the Isle of Man in connection with your activities	£2,000,000 for any one claim Contractual liability Owning, possessing or using powered vehicles Pets, livestock or other animals
Legal liability for injury to the public, or damage to their property, arising: <ul style="list-style-type: none"> <li>• from you owning the buildings or land, or</li> <li>• under Section 3 of the Defective Premises Act 1972, or Section 5 of the Defective Premises Act (Northern Ireland) Order 1975</li> </ul>	Terrorism in connection with any stadiums, exhibitions, theatres, music venues or events where there may be more than 2,500 people attending



## Trustees' and directors' indemnity

Cover	Significant exclusions and limits
<p>Claims made in any one period of insurance related to:</p> <ul style="list-style-type: none"> <li>costs and damages for which your trustees, directors or officers are legally responsible due to any 'wrongful act' committed by a trustee, director or officer in that capacity, such as failure to carry out a duty or breaking a trust</li> <li>your legal obligation under your governing documents to cover your trustees, directors or officers</li> <li>your legal liability for a 'wrongful act' of your trustees, directors or officers, as long as you are not an unincorporated association, or</li> <li>legal liability of a trustee, director or officer of yours arising from documents being destroyed, damaged, lost or mislaid</li> </ul>	<p>£250 excess</p> <p>Section limit:</p> <p>£100,000 in any one period of insurance including costs and expenses</p> <p>£50,000 for loss or damage to documents</p> <p>Acts of terrorism</p> <p>Bodily injury or damage to property</p> <p>Claims against one of your trustees, directors or officers by another person who is also one of your trustees, directors or officers</p> <p>Contractual liability</p> <p>Criminal or fraudulent acts</p> <p>Employment disputes</p> <p>Failure to carry out your professional duty</p> <p>Failure to maintain insurance</p> <p>Legal action outside the United Kingdom, the Channel Islands, the Isle of Man and the European Union</p> <p>Medical malpractice</p> <p>Personal guarantees</p> <p>Reckless or deliberate acts</p>

## Professional indemnity

Cover	Significant exclusions and limits
Cover for claims made in any one period of insurance for which you or your employees are legally liable for costs and damages arising from any actual or alleged failure in carrying out specified professional services or failing to carry out your professional duty	<ul style="list-style-type: none"> <li>£250 excess</li> <li>Section limit: £100,000 in any one period of insurance including costs and expenses</li> <li>Abuse (physical, sexual, medical or psychological) and insulting behaviour</li> <li>Acts of terrorism</li> <li>Bodily injury except as a result of negligent advice, design, formula or specification</li> <li>Claims against one of your trustees, directors or officers by another person who is also one of your trustees, directors or officers</li> <li>Contractual liability</li> <li>Goods sold, supplied or worked on by you</li> <li>Medical malpractice</li> <li>Overseas claims</li> <li>Regulatory or disciplinary investigations or proceedings</li> <li>Trading losses or liabilities</li> </ul>

## Professional indemnity extensions

All extension limits include costs and expenses and form part of, and are not in addition to, the section limit.

Cover	Significant exclusions and limits
Expenses for attending court	£250 a day per person
Costs we agree for investigating circumstances which may give rise to a claim	£10,000 in any one period of insurance

## Fidelity guarantee

Cover	Significant exclusions and limits
<p>Claims made in any one period of insurance for loss of money or property due to the dishonest or fraudulent behaviour of a trustee, director, employee or authorised volunteer</p>	<p>£250 excess</p> <p>Section limit: £5,000 in any one period of insurance, including auditors' fees for working out the amount of any loss</p> <p>Consequential loss</p> <p>Fraud committed by a trustee, director, employee or authorised volunteer while being forced or threatened by another person</p> <p>Loss which happens before you take out the policy</p> <p>Loss where another part of your organisation benefits from the loss</p> <p>Theft of:</p> <ul style="list-style-type: none"><li>• 'intangible' property such as information on goods, trade secrets, intellectual property, copyright, patent, trademark or design</li><li>• electronic money that is not issued by a central bank</li></ul>

## Legal expenses

DAS Legal Expenses Insurance Company Limited (DAS) manage claims under this section.

Cover	Significant exclusions and limits
Legal costs or expenses (including compensation where stated) we have agreed to for the insured incidents	<p>Section limit: £250,000 for all claims resulting from one or more events arising at the same time or from the same cause This applies to all insured incidents, including any compensation you must pay.</p> <p>Up to £1,000,000 in total for all employment compensation we accept a claim for in any one period of insurance</p> <p>Applies to all insured incidents:</p> <p>Any compensation (other than employment compensation awards or legal costs after a civil action by an individual relating to data-protection law)</p> <p>Copyrights, trademarks, intellectual property or confidentiality agreements</p> <p>Fines, penalties or damages</p> <p>Franchise or agency agreements</p> <p>Legal action without our agreement</p> <p>If you are bankrupt or you become bankrupt at the start of or during a claim</p>

## Legal expenses

Cover	Significant exclusions and limits
<p><b>Legal defence</b></p> <p>Defending your or your employees' legal rights:</p> <ul style="list-style-type: none"> <li>• before legal proceedings are issued when dealing with the police or Health and Safety Executive where a criminal offence may have been committed in connection with your activities</li> <li>• in criminal prosecution arising in connection with your activities</li> <li>• in a civil action for compensation under data-protection law that applies at the time, including paying any compensation awarded to an individual</li> <li>• throughout a formal investigation carried out by any relevant authority, or</li> <li>• in appealing against the terms of any statutory notice which affects your activities</li> </ul> <p>Defending your legal rights after civil action for wrongful arrest for theft during the period of insurance</p> <p>Costs relating to jury service and court-attendance expenses which are not more than the net salary or wages for the time away from work less any amount which you, the court or tribunal, have paid</p> <p>Cover (except for statutory notice appeals) also applies outside the United Kingdom to the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey</p>	<p>Compensation awarded to a data controller (a person or organisation responsible for how and why personal information is collected, used and held) or data processor (a person or organisation responsible, on behalf of the data controller, for processing personal information)</p> <p>Criminal investigations by, with or on behalf of, HM Revenue &amp; Customs</p> <p>Fines imposed by the Information Commissioner or any other regulatory or criminal body</p> <p>Loss, alteration, corruption or distortion of, or damage to, personal information as a result of cyber-related incidents such as hacking or viruses</p> <p>Parking offences</p> <p>Claims relating to any statutory notice issued by a regulatory or governing body</p>
<p><b>Statutory licence appeal</b></p> <p>Appealing to the relevant authority following a decision to suspend, refuse to renew or alter the terms of a licence, or to cancel a licence or compulsory registration</p>	<p>Owning, driving or using motor vehicles</p>
<p><b>Contract disputes</b></p> <p>A contractual dispute for buying, hiring, selling or providing goods or services</p>	<p>£500 excess if the amount in dispute is more than £5,000</p> <p>Amount in dispute under £250 including VAT</p> <p>Computer hardware, software systems or services</p> <p>Disputes for money owed after 90 days of a debt being due</p> <p>Employment contracts</p> <p>Loans, mortgages, pensions, guarantees or any other financial products</p> <p>Motor vehicles</p> <p>Sale, purchase, terms of a lease, licence or tenancy, of land or buildings</p>

Cover	Significant exclusions and limits
<p>Damages, costs and expenses agreed by us for the insured events shown below</p>	<p>£500 excess</p> <p>Section limit: £25,000 in any one period of insurance</p> <p>Acts of terrorism</p> <p>Any loss of income during the first 12 hours following an insured event</p> <p>Claims brought against you by a company you are a director, officer, partner or employee of or have a financial interest in</p> <p>Cost of correcting any failings in procedures, systems or security</p> <p>Cost of normal maintenance of a computer system</p> <p>Deliberate acts or failures to act</p> <p>Fines or penalties other than what is covered by the Fines and Penalties extension</p> <p>Infringement of (breaking, limiting or undermining) any patent</p> <p>Wear and tear</p> <p>Your insolvency or bankruptcy</p>
<p>Cyber – insured events</p>	
<p>Cyber liability – claims made in any one period of insurance for damages, costs and expenses arising as a result of:</p> <ul style="list-style-type: none"> <li>• failure to secure, or prevent unauthorised use of or access to, data</li> <li>• unintentionally transmitting a computer virus, or</li> <li>• the content of your website, emails or anything else distributed by your computer system damaging the reputation of others or infringing (breaking, limiting or undermining) intellectual property rights</li> </ul>	
<p>Data-breach expense – if you failed to keep to your data-privacy obligations, any costs for:</p> <ul style="list-style-type: none"> <li>• hiring information-technology specialists to investigate the cause of the failure and tell you how to respond</li> <li>• informing customers and the data-privacy regulator</li> <li>• providing customers or others who have been affected with help relating to their credit records and identity theft, and providing a helpline to respond to queries where the failure relates to personal information (these services are provided for up to 12 months), and</li> <li>• public-relations and crisis-management expertise</li> </ul>	
<p>Computer system – any costs of:</p> <ul style="list-style-type: none"> <li>• investigating and repairing damage to your computer-system, or a computer-system you have hired under a contract, and</li> <li>• restoring data following loss or corruption of data, damage to websites, damage caused by viruses or hacking, including: <ul style="list-style-type: none"> <li>– additional costs to prevent or reduce the disruption to your computer system, and</li> <li>– loss of your income for up to 12 months</li> </ul> </li> </ul>	<p>Failure or interruption of any electricity-supply network or telecommunication network which you do not own and operate</p> <p>The data’s value to you</p>

## All risks

Cover	Significant exclusions and limits
<p>Any loss or damage, within the geographical limits you chose, to your specified or unspecified property</p> <p>We will restrict any cover provided for marquees, tents, inflatables, sports equipment, wind turbines, solar panels or photovoltaic panels to loss or damage by fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, being hit by any aircraft, vehicle, train or animal, riot, civil commotion, storm, flood and accidental damage caused by falling trees, branches, telegraph poles, lamp posts or pylons</p>	<p>£75 excess</p> <p>£250 theft excess for property in trailers</p> <p>The selected:</p> <ul style="list-style-type: none"> <li>• item limit for unspecified property, and</li> <li>• total sum insured for specified or unspecified property</li> </ul> <p>Faulty workmanship or loss or damage from cleaning, altering or renovating property</p> <p>Property from soft-topped, soft-sided, open-topped or open-sided trailers</p> <p>Property from unattended motor vehicles unless hidden and the vehicle locked</p> <p>Subsidence, heave or landslip</p> <p>Unexplained disappearance</p> <p>Vermin, mechanical or electrical breakdown</p> <p>Wear and tear or damage which happens gradually</p> <p>Damage caused by aircraft travelling faster than the speed of sound</p> <p>Damage caused by the government confiscating property</p>

## Goods in transit

Cover	Significant exclusions and limits
<p>Loss of or damage to your goods being transported by your vehicles or sent by parcel service, rail or road haulier or direct sea ferry, including:</p> <ul style="list-style-type: none"> <li>• being transported within the Republic of Ireland</li> <li>• being loaded or unloaded, or in temporary storage while being transported</li> <li>• damage to the driver's personal belongings, and</li> <li>• costs of removing debris</li> </ul>	<p>The selected sum insured, including up to £500 for any one driver's personal belongings</p> <p>£75 excess</p> <p>Computers and associated equipment</p> <p>Theft from unattended vehicles, unless they were locked and the keys removed</p> <p>Unexplained shortages</p> <p>Valuables and money</p> <p>Transporting dangerous goods</p>

## Motor policy compensation

Cover	Significant exclusions and limits
<p>Refund of the motor-policy excess, and compensation for losing the no-claims discount, arising as a result of an employee or volunteer authorised by you using their car for you on a voluntary basis</p>	<p>The selected limit per claim for any one authorised driver</p> <p>£1,000 in total for all claims in any one period of insurance for any one authorised driver or motor policyholder</p> <p>Fire or windscreen claims</p>



## Property damage extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Transferring interest in the buildings to a purchaser before the sale is completed (if we cover buildings)	
Architects', surveyors' and consulting engineers' fees, and legal fees, following damage to the buildings (if we cover buildings)	
Costs of removing debris and fallen trees	
Extra costs to meet European Union regulations or public-authority requirements	15% of the buildings sum insured
Accidental damage to inspection covers, underground tanks, underground pipes or underground cables (if we cover buildings and you have not chosen the optional cover for accidental damage)	£10,000 for any one claim Damage covered or excluded by the main events insured Wear and tear or damage which happens gradually Faulty workmanship
Additions and alterations to the buildings	£250 excess  10% of the buildings or contents sum insured or £250,000, whichever is less (This is not part of the section limits until the sum insured is adjusted.)  Any gain in value as a result of the additions or alterations  Property we were not told about within 90 days from the date you became responsible for it
Damage to the grounds caused by the emergency services	£10,000 for any one claim Damage caused by police raids
Clearing drains following damage to the buildings (if we cover buildings)	£25,000 for any one claim
If the risk of loss or damage is increased without your knowledge, it will not affect the cover as long as you tell us as soon as you become aware of the increased risk	
Bequeathed property	£250 excess  £250,000 per claim for buildings  £2,500 for any one item and £25,000 for any claim for contents  Property insured elsewhere  Property you have not told us about within 90 days of the legal ownership passing to you

## Property damage extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Loss of your metered water or gas and accidental discharge of liquid petroleum gas from a storage container at the premises (if we cover contents)	£5,000 for any one claim While the buildings are vacant, untenanted, unfurnished, empty or no longer in active use for a period exceeding 30 days
Cost of decontaminating the ground at your premises following accidental discharge of oil (if we cover contents)	£5,000 for any one claim
Loss of or damage to the contents of refrigerators due to a rise or fall in temperature or escape of refrigerant (if we cover contents)	£2,500 for any one unit and £5,000 in any one period of insurance Deliberate act
Aerials and satellite dishes, including their fittings or masts, damaged by them falling from the buildings (if we only cover contents)	Any such property that you do not own or are not responsible for
Temporary removal of contents for cleaning or repair, or so employees can work from home	£2,500 for any one item and £5,000 for any claim Theft of portable computers from unattended vehicles
Donated goods and prizes at exhibitions or events and at the home of an employee	£2,500 for any one item and £5,000 for any claim Money, credit or debit cards Theft of portable computers from unattended vehicles
Costs of removing bee, wasp or hornet nests from the buildings	£500 per claim
<p>Joint cover, for you and the contractor, for:</p> <ul style="list-style-type: none"> <li>existing structures and contents you are responsible for, and</li> <li>specific work</li> </ul> <p>as required by a JCT standard building contract or other similar contract for alterations or extensions to your property (if we cover buildings)</p> <p>The cover includes materials or goods to be included in the contract works while temporarily stored away from the premises</p>	<p>Any contract worth more than £25,000, including professional fees and VAT</p> <p>£7,500 per claim for any one storage site, for materials or goods temporarily stored away from the premises</p> <p>Damage caused by open flames, sparks or welding</p> <p>Penalties under the contract for the work for delay or non-completion</p>

## Business interruption extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
<p>We will provide cover if an authority restricts how you use the premises after:</p> <ul style="list-style-type: none"> <li>poisoning caused by food or drink your organisation has provided</li> <li>an accident causing faults in drains or other sanitary arrangements]</li> <li>discovering pests or vermin at your premises, or</li> <li>murder, rape or suicide happening at your premises</li> </ul>	<p>25% of the selected sum insured or £250,000 in total whichever is less for up to three months after the event</p> <p>Any event not at your premises</p> <p>Cleaning, repair, replacement, recall or checking property</p>
<p>Bomb scare or emergency at, or within one mile of, your premises, resulting in the police or fire and rescue services closing your premises</p> <p>The indemnity period for this extension is three months</p>	<p>£2,500 in any one period of insurance for up to three months after the event</p> <p>Closure as a result of, food poisoning, faults in drains or other sanitary fixtures and fittings, pests or vermin</p> <p>Closure of less than four hours</p>
<p>Being denied access to your premises, following damage to property within one mile of the premises</p>	<p>The section limit applies</p>
<p>Suppliers and customers – interruption to your activities following damage to the premises of your suppliers or customers</p>	<p>£10,000 for any one claim</p>
<p>Failure of electricity, gas or water supply to the premises</p>	<p>£10,000 for any one claim</p> <p>Deliberate acts of the supplier</p> <p>Restrictions caused by strikes or labour disputes</p> <p>Failures lasting less than four hours</p>
<p>Failure of telecommunications following damage to telecommunications property</p>	<p>£10,000 for any one claim</p> <p>Deliberate acts of the supplier</p> <p>Failure of telecommunication services received by satellite</p> <p>Restrictions caused by strikes or labour disputes</p> <p>Failures lasting less than four hours</p>
<p>Utilities – damage at an electrical, gas, water or telecommunications supplier’s premises</p>	<p>The section limit applies</p>
<p>Exhibitions and other venues – damage at other premises used by you</p> <p>Cover includes damage to your property at an event, exhibition or fundraising event within the British Isles</p>	<p>£10,000 for any one claim</p>
<p>Book debts – inability to collect money owed to you due to damage to your records</p>	<p>£25,000 for any one claim</p> <p>Bad debts</p> <p>Deliberate erasure or distortion of electronic data</p>

## Equipment breakdown

Cover	Significant exclusions and limits
<p>Loss or damage to computer equipment (including software licensed to you for use in such equipment), other electronic office equipment (such as projectors, printers and scanners), and central-heating or air-conditioning systems, following sudden and accidental:</p> <ul style="list-style-type: none"> <li>• electrical or mechanical breakdown</li> <li>• electrical surges</li> <li>• explosion by steam or fluid pressure, or</li> <li>• overloading caused by the person using the equipment</li> </ul>	<p>£250 excess Section limit: £5,000,000 in any one period of insurance. This includes:</p> <ul style="list-style-type: none"> <li>• £500,000 for any one claim for computer equipment at the premises, and</li> <li>• £5,000 for any one claim for portable computer equipment anywhere in the world</li> </ul> <p>Biomass or biogas heating or power-generating equipment or machinery</p> <p>Costs that can be recovered under a maintenance agreement, warranty or guarantee</p> <p>Equipment used to run a hydroelectric power station</p> <p>Loss or damage caused by a virus, hacking or denial-of-service attack or due to a computer failing to recognise the correct date</p> <p>Loss or damage caused by a programming error or being unable to access or use data on a computer</p> <p>Wear and tear (but damage arising from this is covered)</p>

## Equipment breakdown extensions

Specified extension limits form part of, and are not in addition to, the section limit, unless we tell you otherwise.

Cover	Significant exclusions and limits
<ul style="list-style-type: none"> <li>• Damage to equipment that is being moved or transported, or has been temporarily removed from the premises for repair, and is within the United Kingdom, the Channel Islands or the Isle of Man</li> <li>• Damage to portable computers anywhere in the world</li> </ul>	
<p>Extra expenses for:</p> <ul style="list-style-type: none"> <li>• reinstating data after equipment has broken down, and</li> <li>• reducing, as far as possible, interruption to or interference of tasks your computer equipment is used for</li> </ul>	<p>£50,000 for any one claim</p> <p>£50,000 for any one claim</p> <p>Loss or damage to software</p>
<p>Following a claim under the business interruption extension above, public-relations costs so you can inform your customers, the public or the media</p>	

## Terrorism

Cover	Significant exclusions and limits
Damage to your property, and loss of income or increased costs of working, following any interruption to your business as a result of an act of terrorism in England, Wales or Scotland	£100 excess The section limits for property damage and business interruption Cover is not available in Northern Ireland, the Channel Islands or the Isle of Man

## Terrorism extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Damage to your property, and loss of income or increased costs of working, as a result of damage to computer systems or loss of data due to a virus, hacking or denial-of-service attack resulting from an act of terrorism  Optional cover is available for you not being able to get access to your premises following an act of terrorism that does not result in damage to property	£100 excess Losses caused by damage to any property

# Answers to some questions about the policy

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## How long does the policy provide cover for?

The policy normally runs for 12 months. About four weeks before it ends, we will send a renewal notice telling you our terms for the next 12 months.

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## What if you want to cancel the policy?

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

- If at the start of cover or when you renew the policy, you change your mind and no longer need the cover, you have 14 days (cooling-off period) from either the date you received the policy wording and the schedule or the date the cover began (whichever is later) to write to us, or your insurance advisor, to say you want to cancel the policy. In these circumstances we will make a full refund of your premium as long as you have not made a claim.
- You may cancel the policy after the cooling-off period but the following conditions then apply.

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

- We will refund the premium for the rest of the period of insurance, which we will adjust if you pay your premium by instalments. We will not give you a refund if it is less than £25.
- If you have made a claim in the current period of insurance, the full annual premium is due and we will not make a refund. If you pay the premium in instalments, you will have to pay any premium you owe for the rest of the period of insurance or we will take it from any claim payment due.

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## Can Ansvar cancel the policy?

We also have the right to cancel the policy by giving 14 days' notice sent by special delivery to your last-known address. If we cancel the policy, we will refund the premium for the rest of the period of insurance.

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## What is different about cover arranged on a 'claims made' basis?

Trustees' and directors' indemnity, fidelity guarantee (cover for your loss of money or property following the dishonest or fraudulent behaviour of an employee or volunteer), professional indemnity, libel and slander, misappropriation of money and cyber (cover for legal liability for loss of data or transmitting a virus and cybercrime) are all types of cover which insurers normally provide on a 'claims made' basis. This means we only provide cover for claims which are discovered and we are told about during a current period of insurance.

If you cancel the cover, you will no longer have protection for losses or actions before you cancelled. This can leave a possible gap in cover if you do not replace it with another insurance policy from the cancellation date. Ideally, before you cancel, you should get written agreement from anyone who will lose their protection of cover.

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## What if you need to make a claim?

You can find detailed guidance on making a claim in the policy wording and on our website.

Our 24-hour claims number is 0345 606 0431.

Our address is Ansvar Insurance, Ansvar House, 31 St Leonards Road, Eastbourne, East Sussex, BN21 3UR.

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## What governing law and language apply?

Our policies are governed by English law unless your legally registered address is in Scotland, in which case Scottish law will apply. We will communicate with you in English at all times.



# The Financial Services Compensation Scheme (FSCS)

The FSCS is an independent organisation set up by the Government. They give you your money back if an authorised financial-services provider cannot pay you because they do not have enough money.

The FSCS can only pay compensation for customers of financial-services firms authorised by the Prudential Regulation Authority or the Financial Conduct Authority.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought.

The FSCS does not charge individual consumers for using their service.

The FSCS cannot help you if the firm you have done business with is still trading.

You can write to:

Financial Services Compensation Scheme

10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Visit the website: [www.fscs.org.uk](http://www.fscs.org.uk)

Phone FSCS helpline on **0207 741 4100** or **0800 678 1100**

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







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**Ansvar Insurance**

Ansvar House, 31 St Leonards Road  
Eastbourne, East Sussex, BN21 3UR

Phone: **0345 60 20 999** or **01323 737541**  
Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)  
[www.ansvar.co.uk](http://www.ansvar.co.uk)

Ansvar Insurance, is a business division of Ecclesiastical Insurance Office plc (EIO) Reg No 24869. EIO is registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom.

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Ansvar is a trading name of Ecclesiastical Insurance Office who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

Phone: **0800 111 6768**

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