

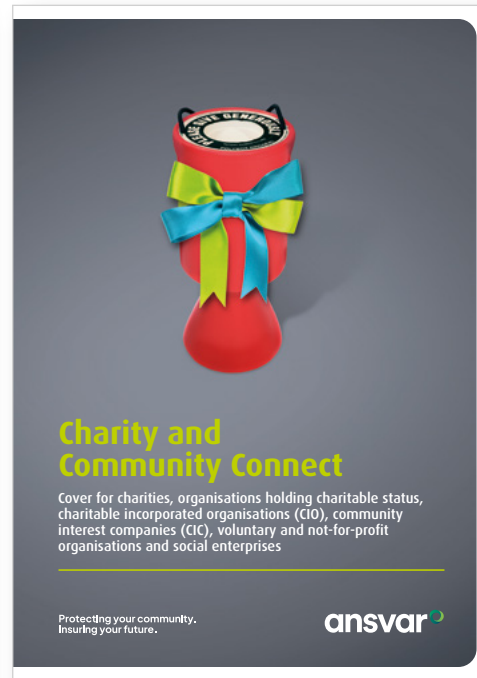
Ansvar charity products comparison




ansvar 
Insuring the heart of your community

Charity Protect Plus

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






Charity and Community Connect

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

Protecting your community.
Insuring your future.

ansvar 



ansvar 
Insuring the heart of your community

Charity Protect

Cover for small charities, not-for-profit organisations, social enterprises and voluntary organisations





Small Charity Connect

Cover for small charities, not-for-profit organisations, social enterprises and voluntary organisations

Protecting your community.
Insuring your future.

ansvar 

Product name	Charity Protect Plus	Charity & Community Connect	Charity Protect	Small Charity Connect
General details				
Distribution channel(s)	Acturis users (software) Acturis extranet	Internally underwritten	Acturis users (software) Acturis extranet	Web only
Target market	For registered and recognised charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary and not-for-profit organisations and social enterprises	For registered and recognised charities, organisations holding charitable status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary and not-for-profit organisations and social enterprises	For smaller or newly set up registered and recognised charities, organisations holding charity status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary, not-for-profit organisations and social enterprises that do not carry out work or visits abroad	For smaller or newly set up registered and recognised charities, organisations holding charity status, charitable incorporated organisations (CIO), community interest companies (CIC), voluntary, not-for-profit organisations and social enterprises that do not carry out work or visits abroad
Eligibility limits	<ul style="list-style-type: none"> • Annual income or turnover up to £1,500,000 • Assets up to £10,000,000 • A wage roll up to £1,500,000 • Fewer than 1,000 volunteers or members 	No restrictions – but target market for premiums up to £5,000	<ul style="list-style-type: none"> • Annual income or turnover up to £100,000 • Assets up to £500,000 • A wage roll up to £100,000 • Fewer than 100 volunteers or members 	<ul style="list-style-type: none"> • Annual income or turnover up to £250,000 • Assets up to £500,000 • A wage roll up to £100,000 • Fewer than 250 volunteers or members
LTU	No	Yes – 3 or 5 year options	No	No
Risk management	See Ansvar.co.uk for risk management guidelines Employment manual (DAS)	See Ansvar.co.uk for risk management guidelines Employment manual (DAS)	See Ansvar.co.uk for risk management guidelines Employment manual (DAS)	See Ansvar.co.uk for risk management guidelines Employment manual (DAS)
Helplines	Emergency assistance Legal advice Tax advice Counselling	Emergency assistance Legal advice Tax advice Counselling	Emergency assistance Legal advice Tax advice Counselling	Emergency assistance Legal advice Tax advice Counselling
PR helpline & legal costs	Yes	Yes	Yes	Helpline only
Cover sections automatically provided	Public liability is compulsory All other sections optional	Package options or All covers selectable	Public liability is compulsory All other sections optional	Public liability is compulsory All other sections optional

Product name	Charity Protect Plus	Charity & Community Connect	Charity Protect	Small Charity Connect
Property damage section				
Specified perils / All risks	Specified perils AD and subsidence optional	Specified perils AD and subsidence optional	Specified perils AD optional	Specified perils including AD
Excess	£100	£100	£100	£100
Basis of cover	Traditional reinstatement Average, if SI is less than 85%, when damaged Indemnity (clothing and linen)	Traditional reinstatement Average, if SI is less than 85%, when damaged Indemnity (clothing and linen)	Traditional reinstatement Average, if SI is less than 85%, when damaged Indemnity (clothing and linen)	Traditional reinstatement Average, if SI is less than 85%, when damaged Indemnity (clothing and linen)
Inflation provision	Index linking as standard Day One inflation protection available	Index linking as standard Day One inflation protection available	Index linking as standard No Day One provision	No index linking of sums insured No Day One provision
AD to underground pipes & cables	£10,000 any one claim	£10,000 any one claim	Not included (no buildings cover)	Not included (no buildings cover)
Bequeathed property	Buildings – £250,000 for any claim Contents – £25,000 for any claim (£2,500 any one item)	Buildings – £250,000 for any claim Contents – £25,000 for any claim (£2,500 any one item)	Not included	Not included
Buildings works	Contracts up to £25,000	Not included	Not included (no buildings cover)	Not included (no buildings cover)
Capital additions	Limit is 10% of the building or contents sum insured or £250,000, whichever is the less	Limit is 10% of the building or contents sum insured or £250,000, whichever is the less	Not included	Not included
Damage by emergency services	£25,000 any one claim	£10,000 any one claim	Not included (no buildings cover)	Not included (no buildings cover)
EU & public authorities	15% of the buildings sum insured	15% of the buildings sum insured	Not included (no buildings cover)	Not included (no buildings cover)
Extinguisher and alarm resetting expenses	Limit £5,000 for any claim	Limit £5,000 for any claim	Not included	Not included
Freezer contents	£5,000 any one period of insurance (£2,500 any one unit)	Separate policy section	Not included	Not included

Product name	Charity Protect Plus	Charity & Community Connect	Charity Protect	Small Charity Connect
Property damage section				
Glass, sanitary fixtures and signs	Up to the sum insured for buildings or contents	Up to the sum insured for buildings or £25,000 for any claim for accidental breakage of glass if contents only	All up to £5,000 any claim	All up to £5,000 any claim
Loss of metered water or gas	Up to £5,000 any claim	Up to £5,000 any claim	Up to £1,000 any claim	Up to £1,000 any claim (water only)
Loss or theft of keys	Up to £5,000 all claims any one period of insurance	Up to £5,000 all claims any one period of insurance	Up to £1,000 all claims any one period of insurance	Up to £1,000 all claims any one period of insurance
Property in the open	£10,000 any one period of insurance	£5,000 for any claim (£2,500 any one item)	Not included	Not included
Raffle prizes and donated goods	£5,000 for any claim (£2,500 any one item)	£5,000 for any claim (£2,500 any one item)	Not included	Not included
Sale of the building	Yes	Yes	Not included (no buildings cover)	Not included (no buildings cover)
Terrorism	Optional	Optional	Not included	Not included
Theft of metal	The most payable for theft of external metalwork is £25,000 for any claim	The most payable for theft of external metalwork is £25,000 for any claim	Not included (no buildings cover)	Not included (no buildings cover)
Trace and access	£25,000 for any claim	£25,000 for any claim	Not included	Not included
Any other extensions / covers	<p>Theft damage to buildings (£25,000 any claim)</p> <p>Property of Employees/Members/Visitors (£100 money/ £500 any one item/ £1,000 any claim)</p> <p>Debris Removal (total sum insured for section)</p> <p>Seasonal stock increase – 25% of stock sum insured</p>	<p>Theft damage to buildings (£25,000 any claim)</p> <p>Property of Employees/Members/Visitors (£100 money/ £500 any one item/ £1,000 any claim)</p> <p>Debris Removal (total sum insured for buildings section and 10% total sum insured for contents section)</p> <p>Seasonal stock increase – 25% of stock sum insured</p>	<p>Theft damage to buildings (£5,000 any claim)</p> <p>Property of Employees/Members/Visitors (£100 money/ £500 any one item/ £1,000 any claim)</p> <p>Debris Removal (10% total sum insured for section)</p>	<p>Theft damage to buildings (£5,000 any claim)</p> <p>Property of Employees/Members/Visitors (£100 money/ £500 any one item/ £1,000 any claim)</p> <p>Debris Removal (10% total sum insured for section)</p>

Product name	Charity Protect Plus	Charity & Community Connect	Charity Protect	Small Charity Connect
Business interruption section				
Basis of cover	Loss of income Extra expenses Gross profit Rental income	Loss of income Extra expenses Gross profit Rental income	Loss of income Extra expenses	Loss of income Extra expenses
Bomb scare	£10,000 any one period of insurance 4 hour time franchise	£2,500 any one period of insurance 4 hour time franchise	£2,500 any one claim 4 hour time franchise	£2,500 any one claim 4 hour time franchise
Book debts	£25,000 any one claim	Separate policy section	£5,000 any one claim	£5,000 any one claim
Death of patron	Not included	£10,000 all claims any one period of insurance	Not included	Not included
Exhibition expenses	£10,000 any one claim	£10,000 any one claim	£5,000 any one claim	£5,000 any one claim
Failure of telecommunication services	£10,000 any one claim	£10,000 any one claim	£5,000 any one claim	£5,000 any one claim
Prevention of access	Yes	Yes	£5,000 any one claim	£5,000 any one claim
Specified disease, murder, food poisoning, defective sanitation, vermin	Lower of 25% of sum insured or £250,000	Lower of 25% of sum insured or £250,000	Lower of sum insured or £25,000	Lower of sum insured or £25,000
Suppliers & customers extension	£10,000 any one claim	£10,000 any one claim	£5,000 any one claim	£5,000 any one claim
Utilities – wider failure of supply cover	£10,000 any one claim (the terminal point of supply authority feed at the premises)	£10,000 any one claim (the terminal point of supply authority feed at the premises)	£5,000 any one claim (terminal point of supply authority feed to premises)	£5,000 any one claim (terminal point of supply authority feed to premises)
Utilities – damage at generating station	Yes	Yes	£5,000 any one claim	£5,000 any one claim

Product name	Charity Protect Plus	Charity & Community Connect	Charity Protect	Small Charity Connect
Liabilities – EL section				
Limit of indemnity	£10,000,000 any claim £5,000,000 any claim relating to terrorism	£10,000,000 any claim £5,000,000 any claim relating to terrorism	£10,000,000 any claim £5,000,000 any claim relating to terrorism	£10,000,000 any claim £5,000,000 any claim relating to terrorism
Volunteers included in definition of employee	Yes	Yes	Yes	Yes
Compensation for court attendance	£250 a day per person	£250 a day per person	£250 a day per person	£250 a day per person
Corporate manslaughter	£2M any one period of insurance or total if PL applies	£500,000 any one period of insurance or total of £1M if PL applies	£500,000 any one period of insurance or total of £1M if PL applies	£500,000 any one period of insurance or total of £1M if PL applies
Health & Safety at Work etc. Act	£500,000 any one period of insurance or total if PL applies	£500,000 any one period of insurance or total if PL applies	£500,000 any one period of insurance or total if PL applies	£500,000 any one period of insurance or total if PL applies
Unsatisfied court judgements	Up to indemnity limit	Up to indemnity limit	Up to indemnity limit	Up to indemnity limit
Liabilities – Public and products section				
Limit of indemnity	£2M/£5M/£10M	£2M/£5M/£10M	£2M/£5M/£10M	£1M/£2M/£5M/£10M
Abuse cover – basis & limits	Included up to indemnity limit	Included up to indemnity limit	Optional – up to indemnity limit	Optional – up to £2M max
Compensation for court attendance	£250 a day per person	£250 a day per person	£250 a day per person	£250 a day per person
Consumer Protection Act	£500,000 any one claim	£500,000 any one claim	£500,000 any one claim	£500,000 any one claim
Contingent motor liability	Yes	Yes	Yes	Yes
Corporate manslaughter	£2M any one period of insurance or total if EL applies	£500,000 any one period of insurance or total of £1M if EL applies	£500,000 any one period of insurance or total of £1M if EL applies	£500,000 any one period of insurance or total of £1M if EL applies
Cross liabilities	Yes	Yes	Yes	Yes
Data protection	Section limit any one claim following civil action. £100,000 any one period of insurance following criminal cases	Section limit any one claim following civil action. £100,000 any one period of insurance following criminal cases	Section limit any one claim following civil action. £100,000 any one period of insurance following criminal cases	Section limit any one claim following civil action. £100,000 any one period of insurance following criminal cases
Defective Premises Act	Yes	Yes	Not included	Not included
Food Safety Act	£500,000 any one claim	£500,000 any one claim	£500,000 any one claim	£500,000 any one claim

Product name	Charity Protect Plus	Charity & Community Connect	Charity Protect	Small Charity Connect
Liabilities – Public and products section				
Health & Safety at Work etc. Act	£500,000 any one claim or total if EL applies	£500,000 any one claim or total if EL applies	£500,000 any one claim or total if EL applies	£500,000 any one claim or total if EL applies
Indemnity to other persons	Yes	Yes	Yes	Yes
Libel & slander	Under reputational risks section	£100,000 any one period of insurance	Under reputational risks section	£10,000 any one period of insurance
Overseas personal liability	£2M any one claim	£2M any one claim	Not included	Not included
Wrongful arrest	£25,000 any one period of insurance	£25,000 any one period of insurance	£25,000 any one period of insurance	£25,000 any one period of insurance
Any other extensions / covers	Hired or rented premises Second-hand goods (Products Liability)	Hired or rented premises Second-hand goods (Products Liability)	Hired or rented premises Second-hand goods (Products Liability)	Hired or rented premises Second-hand goods (Products Liability)
Any significant conditions	Various special requirements Activities endorsement	Various special requirements Activities endorsement	Various special requirements Activities endorsement	Various special requirements Activities endorsement
Trustees and directors indemnity section				
Indemnity limit	£100k/£250k/£500k/£1M/£2M/£5M	£100k/£250k/£500k/£1M/£2M/£5M	£100k/£250k/£500k/£1M/£2M/£5M	£100k/£250k/£500k/£1M/£2M/£5M
Bodily injury defence costs	Not included	Not included	Not included	Not included
Emergency costs and expenses	Included – 10% aggregate limit	Included – 10% aggregate limit	Included – 10% aggregate limit	Included – 10% aggregate limit
Environmental defence costs	£100,000 any one period of insurance	£100,000 any one period of insurance	£100,000 any one period of insurance	£100,000 any one period of insurance
Extended reporting period	Included – 60 days	Included – 60 days	Included – 60 days	Included – 60 days
Investigation costs	£100,000 any one period of insurance	£100,000 any one period of insurance	£100,000 any one period of insurance	£100,000 any one period of insurance
Loss of documents	£50,000 any one period of insurance	£50,000 any one period of insurance	£50,000 any one period of insurance	£50,000 any one period of insurance
Retired trustees	Included up to 6 years	Included up to 6 years	Included up to 6 years	Included up to 6 years
Any other extensions / covers	Spouses Legal Representatives	Spouses Legal Representatives	Spouses Legal Representatives	Spouses Legal Representatives

Product name	Charity Protect Plus	Charity & Community Connect	Charity Protect	Small Charity Connect
Legal expenses section				
Limit of indemnity	£250,000	£250,000	£250,000	£250,000
Contract disputes	Optional (comes with EPL extension)	Included	Optional (comes with EPL extension)	Included
Debt recovery	Included	Included	Included	Included
Employment disputes and compensation awards	Included	Included	Included	Not included
Employment practice legal protection	Optional	Included	Optional	Not included
Legal defence	Criminal pre-proceeding cover Criminal prosecution defence Data protection Wrongful arrest Formal investigations and disciplinary hearings Statutory notice appeals Jury service and court attendance	Criminal pre-proceeding cover Criminal prosecution defence Data protection Wrongful arrest Formal investigations and disciplinary hearings Statutory notice appeals Jury service and court attendance	Criminal pre-proceeding cover Criminal prosecution defence Data protection Wrongful arrest Formal investigations and disciplinary hearings Statutory notice appeals Jury service and court attendance	Criminal pre-proceeding cover Criminal prosecution defence Data protection Wrongful arrest Statutory notice appeals Jury service and court attendance
Employee civil legal defence	Included	Included	Included	Included
Personal injury	Included	Included	Included	Included
Property protection	Included	Included	Included	Included
Service occupancy	Included	Included	Included	Not included
Statutory licence protection	Optional (comes with EPL extension)	Included	Optional (comes with EPL extension)	Not included
Tax protection	Included	Included	Included	Included
Tenancy disputes	Not included	Not included	Not included	Not included

Product name	Charity Protect Plus	Charity & Community Connect	Charity Protect	Small Charity Connect
Other Sections				
All risks	Optional	Optional	Optional	Optional
Cyber	Optional	Optional	No cover	No cover
Equipment breakdown	Optional	Optional – Computer Breakdown section	No cover	Optional – Computer breakdown section
Fidelity guarantee	Optional	Optional	No cover	No cover
Goods in transit	No cover	Optional	No cover	No cover
Loss of licence	Optional	Optional	No cover	No cover
Money	Optional	Optional	Optional	Optional
Personal accident	Optional	Optional	Optional	Optional
Professional indemnity	Optional	Optional	Optional	Optional
Reputational risks	Optional	Optional – PR Crisis section	Optional	No cover