

Care and Welfare

Insurance designed for organisations providing care services, including care for older people, assistance to live independently and out of school care and recreation



Typically, our appetite includes

Most settings that involve care or care related activities, such as:

- care or nursing homes, day centres, hospices, residential homes, and respite care*
- complimentary therapies
- nurseries (including Montessori education)*
- out of school clubs, breakfast clubs and holiday clubs
- parent and toddler groups
- parish nursing
- post treatment addiction rehabilitation centres (e.g. the provision of counselling and therapy or advice services)*
- retirement villages*
- retreat centres*
- sheltered housing*
- supported living*

Risks outside the online eligibility can be considered by contacting one of our underwriters.

* If not a registered or recognised UK Charity, only material damage and business interruption covers are within appetite.

Normally outside of appetite

- child contact centres (supported contact only and where approved by the National Association of Child Contact Centres)
- children's homes, fostering and adoption services
- commercial nurseries (including Montessori education)
- domiciliary care (unless a minor part of the risk)
- family assessment centres
- hospitals, clinics, and emergency services
- patient transport and organ delivery
- refuge centres and refugee accommodation centres
- rehabilitation settings where the service user is undergoing treatment
- settings that include secure units or the treatment of serious psychological illness
- summer or temporary schools where not part of an organisation that provide an out of school club setting

Product benefits include

- Business interruption includes:
 - temporary accommodation for residents and resident employees, and
 - loss of your registration
- Equipment breakdown as standard (if property damage selected)
- Public liability section includes:
 - an option for Hirers' liability,
 - damage to residents' property,
 - personal liability of residents', resident employees and their resident family members, and
 - treatment malpractice
- Further covers available for: All Risks, Business Interruption, Cyber, Fidelity Guarantee, Goods in Transit, Legal Expenses, Money, Motor Policy Compensation, Personal Accident, Professional Indemnity, Property Damage, Reputational Risks, Terrorism, and Trustees' and Directors' Indemnity (for registered or recognised charities)
- Monthly payment plan at 0% interest (0% APR)
- Available on our full cycle [online](#) selling system



Why choose Ansvar?



Part of the Benefact Group

We are proud to be part of the Benefact Group – an international family of specialist financial services companies, owned by a charity. We have a shared ambition to give back to the communities we support and give all our available profits back to charities and good causes.



Flexible

We're a small, flexible insurer but able to write larger cases and portfolios. We are part of a larger group and have a large insurer's capacity and reinsurance treaty.



Financially secure

Our current AM Best rating is 'A' (Excellent) and Standard and Poor's is 'A-' proving our financial strength.



Well-established

We are a long-established charity and faith specialist, trading for over 60 years in the UK.



Accessible underwriting

For larger risks our team of skilled underwriters are available with direct dial numbers, you won't find us difficult to get hold of.



Online

Our [online](#) selling system provides easy access to light touch, full cycle e-trade products.



Ethical

Operating to the highest ethical principles that are clearly defined and stringently applied to all aspects of our business.



Claims experience

Our claims and surveying teams are all in-house, and like our underwriters, are chosen for their knowledge and expertise in the sector. We use licensed loss adjusters specialising in the Third Sector to ensure we offer you the best service after a loss.

www.ansvar.co.uk

ansvar^o



PROUDLY PART OF THE
BENEFACT GROUP

Ansvar Insurance

4th Floor, The Office, 1 Market Square, Circus Street, Brighton, BN2 9AS Phone: 0345 60 20 999 Email: ansvar.insurance@ansvar.co.uk

Ansvar Insurance is a business division of Ecclesiastical Insurance Office plc (EIO) Registered Number 24869. EIO is registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number: 113848. All content © Ecclesiastical Insurance Office plc 2024. UW193(RAG) 03/24.