

Ansvar business products comparison



Business
Cover for commercial businesses


Protecting your community.
Insuring your future.

ansvar



Shop
Cover for shop businesses

ansvar



Office
Insurance with a flexible range of covers
for commercial and professional offices

ansvar



**Business, Office
and Retail**
Brochure

Protecting your community.
Insuring your future.

ansvar

Why choose Business, Office and Retail?

- New and improved, bespoke policy catering for commercial organisations, shops, offices and social enterprises
- Full cycle web product, providing a streamlined experience with minimal questions to obtain a quote and a wide appetite including groups with:
 - An income up to £1 million
 - A wage roll up to £500,000
 - Up to 250 employees
 - Up to five locations
- Easy to follow, trade driven, competitive rating structure with premiums from £250 plus IPT
- A policy level minimum premium, ensuring no big jumps when adding on additional sections of cover
- Embedded Equipment Breakdown cover £5 million (including £500k for computers)
- 0% interest free instalments
- Up to 15% discount for good risk management in only six easy to answer questions
- Up to 15% no claims discount for Property and Liabilities covers
- Direct access to a dedicated team of underwriters for support and assistance when required

Product name	Business FA48 (2014)	Shop FA48 (2014)	Office FA48 (2014)	Business, Office and Retail FA71 (0423)
General details				
Distribution channel(s)	Internally underwritten Not available online	Internally underwritten Not available online	Internally underwritten Not available online	Ansvar Online Platform Internally underwritten
Target market				Social enterprises, commercial organisations, shops and offices
Eligibility	Small businesses and commercial organisations based in the UK	All types of shop, but excluding risks that sell alcohol, tobacco or promote gambling	Professional office risks with no upper limit on income or wageroll	For any business written online, the following limits apply <ul style="list-style-type: none"> • Annual income or turnover up to £1,000,000 • A wage roll up to £500,000 • Fewer than 250 employees We may be able to write business larger than this on a manual (offline) policy
Risk management	See Ansvr.co.uk for risk management guidelines Employment manual (DAS)		See Ansvr.co.uk for risk management guidelines Employment manual (DAS)	See Ansvr.co.uk for risk management guidelines Employment manual (DAS) DAS Businesslaw
Helplines	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling	Emergency assistance Emergency glass replacement Commercial legal advice Tax advice Counselling Risk advice

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Property Damage section				
Specified perils / All risks	Specified perils Accidental damage optional Subsidence optional	Specified perils Accidental damage included as standard Subsidence optional	Specified perils Accidental damage included as standard Subsidence optional	Specified perils Accidental damage included as standard Subsidence optional
Excess	£250	£200	£200	£250
Basis of cover	Reinstatement Average applies, if sum insured is less than 85% of the cost of reinstatement at the time of damage Indemnity (clothing and linen)	Reinstatement Average applies, if sum insured is less than 85% of the cost of reinstatement at the time of damage Indemnity (clothing and linen)	Reinstatement Average applies, if sum insured is less than 85% of the cost of reinstatement at the time of damage Indemnity (clothing and linen)	Reinstatement Average applies, if sum insured is less than 85% of the cost of reinstatement at the time of damage Indemnity (clothing and linen)
Inflation provision	Index linking as standard	Index linking as standard	Index linking as standard Day One inflation protection available	Index linking as standard 15% Day One inflation protection included
Buildings works	Not available	Not available	Not included	Contracts up to £25,000
Capital additions	10% of the buildings or contents sum insured or £250,000, whichever is the less	10% of the buildings or contents sum insured or £250,000, whichever is the less	10% of the buildings or contents sum insured or £250,000, whichever is the less	10% of the buildings or contents sum insured or £250,000, whichever is the less
Damage by emergency services	£10,000 for any claim	£10,000 for any claim	£10,000 for any claim	£10,000 for any claim
Statutory regulations & public authorities	15% of the buildings sum insured	15% of the buildings sum insured	15% of the buildings sum insured	15% of the buildings sum insured
Extinguisher and alarm resetting expenses	£5,000 for any claim	£5,000 for any claim	£5,000 for any claim	£5,000 for any claim
Freezer contents	Separate section	Separate section	Separate policy section	£5,000 all claims any one period of insurance (£2,500 any one unit)
Glass, sanitary fittings and external fixtures	Up to the sum insured for buildings or £2,500 for any claim for accidental breakage of glass if contents only	Up to the sum insured for buildings or £2,500 for any claim for accidental breakage of glass if contents only	Up to the sum insured for buildings or £2,500 for any claim for accidental breakage of glass if contents only	Up to the sum insured for buildings or contents

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Property Damage section				
Loss of metered water or gas	£5,000 for any claim	£5,000 for any claim	£5,000 for any claim	£5,000 for any claim
Loss or theft of keys	£2,500 all claims any one period of insurance	£2,500 all claims any one period of insurance	£2,500 all claims any one period of insurance	£5,000 all claims any one period of insurance
Property in the open	£2,500 for any claim	£2,500 for any claim	£2,500 for any claim	£10,000 all claims any one period of insurance
Raffle prizes and donated goods	Not included		Not included	£5,000 for any claim (£2,500 any one item)
Terrorism	Optional - With or without Non-Damage cover	Optional - With or without Non-Damage cover	Optional - With or without Non-Damage cover	Optional - With or without Non-Damage cover
Theft of external metalwork	£25,000 for any claim	£25,000 for any claim	£25,000 for any claim	£25,000 for any claim
Trace and access	£25,000 for any claim	£25,000 for any claim	£25,000 for any claim	£25,000 for any claim
Any other extensions / covers	Temporary removal (£2,500 any one claim) Theft damage to buildings (contents sum insured) Property of Employees/Members/Visitors (£500 any one item / £1,000 for any claim) Debris removal (total sum insured for buildings section and 10% total sum insured for contents section) Hired-in property (£2,500 any one item, £5,000 for any claim) Clearing of drains (£10,000 for any claim) Discharge of oil (£5,000 for any claim)	Temporary removal (£2,500 any one claim) Theft damage to buildings (contents sum insured) Property of Employees/Members/Visitors (£500 any one item / £1,000 for any claim) Debris removal (total sum insured for buildings section and 10% total sum insured for contents section) Hired-in property (£2,500 any one item, £5,000 for any claim) Clearing of drains (£10,000 for any claim) Discharge of oil (£5,000 for any claim)	Temporary removal (£2,500 any one claim) Theft damage to buildings (contents sum insured) Property of Employees/Members/Visitors (£500 any one item / £1,000 for any claim) Debris removal (total sum insured for buildings section and 10% total sum insured for contents section) Hired-in property (£2,500 any one item, £5,000 for any claim) Clearing of drains (£10,000 for any claim) Discharge of oil (£5,000 for any claim)	Homeworkers equipment and Temporary removal (£2,500 anyone one item / £5,000 for any claim) Theft damage to buildings (£25,000 for any claim) Property of Employees/Members/Visitors (£100 money / £500 any one item / £1,000 for any claim) Debris removal (total sum insured for section) Seasonal stock increase (£5,000) Clearing of drains (£25,000 for any claim) Tenants subrogation waiver Discharge of oil (£5,000 for any claim) Bees and wasps nests (£500 for any claim)

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Business Interruption section				
Basis of cover	Loss of income Increased cost of working Gross profit Rental income	Loss of income Increased cost of working Gross profit Rental income	Loss of income Extra expenses (Increased cost of working) Gross profit Rental income	Loss of income Increased cost of working Rental income Additional increased cost of working
Prevention of access - non-damage (Bomb scare, emergency action)	£2,500 for any claim 4 hour time franchise		£2,500 for any claim 4 hour time franchise	£2,500 all claims any one period of insurance 4 hour time franchise
Book debts	Separate section	Separate section	Separate policy section	£25,000 for any claim
Exhibitions and other venues	£5,000 for any claim	£5,000 for any claim	£5,000 for any claim	£10,000 for any claim
Prevention of access - damage	Business Interruption sum insured	Business Interruption sum insured	Business Interruption sum insured	Business Interruption sum insured
Murder, suicide, food poisoning, defective sanitation, vermin	Lower of 25% of sum insured or £250,000 whichever is less	Lower of 25% of sum insured or £250,000 whichever is less	Lower of 25% of sum insured or £250,000 whichever is less	Lower of 25% of sum insured or £250,000 whichever is less
Suppliers & customers	£10,000 for any claim	£10,000 for any claim	£10,000 for any claim	£10,000 for any claim
Failure of supply to the premises (electricity, gas, water or telecommunications)	£10,000 for any claim (the terminal point of supply authority feed at the premises)	£10,000 for any claim (the terminal point of supply authority feed at the premises)	£10,000 for any claim (the terminal point of supply authority feed at the premises)	£10,000 for any claim
Utilities - damage at the premises of the electricity, gas, water or telecommunications supplier	Business Interruption sum insured	Business Interruption sum insured	Business Interruption sum insured	£500,000 any claim
Loss of licence	Not included	Not included	Not included	Loss of licence (£100,000 any one period of insurance)

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Employers' Liability section				
Limit of indemnity	£10,000,000 for any claim £5,000,000 for any claim relating to terrorism	£10,000,000 for any claim £5,000,000 for any claim relating to terrorism	£10,000,000 for any claim £5,000,000 for any claim relating to terrorism	£10,000,000 for any claim £5,000,000 for any claim relating to terrorism
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	£1,000,000 all claims any one period of insurance and in total if Public Liability applies	£1,000,000 all claims any one period of insurance and in total if Public Liability applies	£1,000,000 all claims any one period of insurance and in total if Public Liability applies	£2,000,000 all claims any one period of insurance and in total if Public Liability applies
Health & Safety at Work etc. Act / Prosecution defence costs	£500,000 for any claim	£500,000 for any claim	£500,000 for any claim	£500,000 for any claim or total if PL applies
Unsatisfied court judgements	Up to indemnity limit	Up to indemnity limit	Up to indemnity limit	Up to indemnity limit

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Public and Products Liabilities section				
Limit of indemnity	up to £10,000,000 (minimum of £2,000,000)	up to £10,000,000 (minimum of £2,000,000)	up to £10,000,000 (minimum of £2,000,000)	up to £10,000,000 (minimum of £2,000,000)
Compensation for court attendance	£250 a day per person	£250 a day per person	£250 a day per person	£250 a day per person
Prosecution defence costs (Health and Safety at Work Act/Consumer Protection Act/Food Safety Act)	£500,000 for any claim	£500,000 for any claim	£500,000 for any claim	£500,000 for any claim
Contingent motor liability	Yes	Yes	Yes	Yes
Corporate manslaughter	£1,000,000 all claims any one period of insurance and in total if Employers' Liability also applies	£1,000,000 all claims any one period of insurance and in total if Employers' Liability also applies	£1,000,000 all claims any one period of insurance and in total if Employers' Liability also applies	£2,000,000 all claims any one period of insurance and in total if Employers' Liability also applies
Cross liabilities	Yes	Yes	Yes	Yes
Data protection	£1,000,000 any one period, following civil action £100,000 all claims any one period of insurance following criminal cases	£1,000,000 any one period, following civil action £100,000 all claims any one period of insurance following criminal cases	£1,000,000 any one period, following civil action £100,000 all claims any one period of insurance following criminal cases	£1,000,000 any one period, following civil action £100,000 all claims any one period of insurance following criminal cases
Defective premises act	Yes (separate section)	Yes (separate section)	Yes (separate section)	Yes
Indemnity to other persons	Yes	Yes	Yes	Yes
Overseas personal liability	£2,000,000 for any claim	£2,000,000 for any claim	£2,000,000 for any claim	£2,000,000 for any claim
Wrongful arrest	Not included	Not included	Not included	£25,000 all claims any one period of insurance
Any other extensions / covers	Hired or rented premises	Hired or rented premises	Hired or rented premises	Hired or rented premises

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Legal Expenses section				
Limit of indemnity	£250,000	£250,000	£250,000	£250,000
Contract disputes	Included	Included	Included	Included
Debt recovery	Not included	Not included	Not included	Included
Employment disputes and compensation awards	Included	Included	Included	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 Formal investigations and disciplinary hearings Statutory notice appeals Jury service and court attendance
Employee civil legal defence	Not included	Not included	Not included	Included
Personal injury	Included	Included	Included	Included
Property protection	Included	Included	Included	Included
Service occupancy	Included	Included	Included	Included
Statutory licence appeal	Not included	Not included	Not included	Included
Tax protection	Included	Included	Included	Included

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Cyber				
Limit of indemnity	Not included	Not included	Not included	Up to £100,000 (minimum £25,000)
Cyber liability				Included
Data-breach expense				Included
Computer system damage, data, extra cost and loss of income				Included
Cyber crime				Included
Avoiding corruption				£15,000 all claims period of insurance
Security audit				£15,000 all claims period of insurance
Investigation cost				£15,000 all claims period of insurance
Loss prevention measures				£15,000 all claims period of insurance
Temporary and fast-tracked repair				£15,000 all claims period of insurance
Accountants' fees				£15,000 all claims period of insurance
Fines and penalties				£15,000 all claims period of insurance

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Equipment Breakdown				
Limit of indemnity	For computer breakdown only (optional) Limits up to a maximum of £50,000 all claims period of insurance	For computer breakdown only (optional) Limits up to a maximum of £50,000 all claims period of insurance	For computer breakdown only (optional) Limits up to a maximum of £50,000 all claims period of insurance	£5,000,000 all claims period of insurance (includes £500,000 for computer equipment at the insured premises and £5,000 for portable computers anywhere in the world)
Away from the premises	Laptops only	Laptops only	Laptops only	Section limit applies
Reinstatement of data and computer increased cost of working	Reinstatement of data only (section limit applies)	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	£50,000 any one accident for reinstatement of data £50,000 any one accident for increased cost of working
Business interruption and anchor locations	Not included	Not included	Not included	£100,000 all claims period of insurance for business interruption £50,000 all claims period of insurance following damage to property at a third party premises interrupting your business
Public relations costs	Not included	Not included	Not included	£25,000 any one accident
Additional access costs	Not included	Not included	Not included	£20,000 any one accident
Hazardous substances	Not included	Not included	Not included	£10,000 any one accident
Expediting expenses	Not included	Not included	Not included	£20,000 any one accident
Statutory legislation and public authorities	Not included	Not included	Not included	Section limit applies
Damage to own surrounding property	Not included	Not included	Not included	£2,000,000 any one accident
Hire of a substitute item	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	£10,000 any one accident
Storage tanks and loss of contents	Not included	Not included	Not included	£10,000 any one accident

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Equipment Breakdown				
Debris removal	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	£25,000 any one accident
Repair costs investigation	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	Additional charges and expenses £2,500 all claims period of insurance	£25,000 any one accident
Energy efficiency improvements	Not included	Not included	Not included	25% of the new replacement of damaged equipment or £25,000 whichever is less

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Other sections				
All risks	Optional - selected sum insured	Optional - selected sum insured	Optional - selected sum insured	Optional - selected sum insured
Fidelity guarantee	Optional - £25,000 limit, options to increase	Optional - £25,000 limit, options to increase	Optional - £25,000 limit, options to increase	Optional - £5,000 limit, options to increase
Goods in transit	Optional	Optional	Optional	Optional
Money	Optional - £2,000 limit, options to increase	Part of the package cover, minimum £2,000	Optional - £2,500 limit, options to increase	Optional - £5,000 limit, options to increase
Motor policy compensation	Not available	Not available	Not included	Optional - £250 limit, options to increase
Personal accident	Optional - £10,000 capital sum/£100 per week, options to increase	Optional - £10,000 capital sum/£100 per week, options to increase	Optional - £10,000 capital sum/£100 per week, options to increase	Optional - £10,000 capital sum/£100 per week, options to increase