

# Arts and Culture

Insurance designed for charities and SMEs in the arts, entertainment, and recreation sector

## Typically, our appetite includes

### Most art, entertainment, and recreational settings, such as:

- Art centres, galleries, and studios
- Art, dance, drama, and theatre schools
- Cinemas
- Concert halls
- Heritage centres
- Libraries
- Model villages
- Museums
- Theatres and theatre or performing arts troupes

### Clubs or groups that have a common interest with the arts, and do not:

- perform in a professional capacity, or
  - require any cover for art, collectables, or jewellery,
- will be written on our **Clubs, Groups and Societies** product.

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


## Normally outside of appetite


- Arts dealers, valuers, or auctioneers
- Broadcasting, music, or recording studios
- Castles, forts, monuments, or ruins
- Conservators
- Historic houses or stately homes
- Gardens or arboretums
- Theatre, film, radio, or TV production companies


# Product benefits include

- Liability covers with optional Hirers' liability.
- Property damage includes costs for archaeological work needed to prevent important information from being lost.
- Art and Collections:
  - optional cover purposely for art, collectables, or jewellery.
  - valuation basis can be 'agreed' where a valuer has assessed the property.
  - if we recover your property, after we have paid a claim, you can buy it back from us within 60 days. Additional costs may apply.
  - cover for damage caused by a conservator, restorer, or framer.
- cover for claims made against you where you have purchased property from a seller who did not have legal ownership of the property, or the property was subject to a claim by another person.
- Business interruption includes:
  - loss following damage to the premises of suppliers who sell tickets on your behalf.
  - costs for archaeological work needed to prevent important information from being lost.
  - costs that cannot be recovered following cancellation or postponement of an event.
- Equipment breakdown as standard (if property damage selected), which includes:
  - safety curtains, safety lighting and computerised sound and lighting systems
- 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](http://www.ansvar.co.uk)

**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](mailto: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 2025. UW196(RAG) 02/25.

**ansvar**

PROUDLY PART OF THE  
**BENEFACT GROUP**