



# Community Group Connect

Cover for clubs, groups and societies  
using third party premises

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## **Community Group Connect**

is especially designed to offer appropriate covers for clubs, groups and societies at their hired, rented or loaned premises.

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# Community Group Connect

Community Group Connect is especially designed to offer appropriate covers for clubs, groups and societies at their hired, rented or loaned premises and away from them.

The policy summary outlines the main features and exclusions of Ansvar's Community Group Connect policy – it does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. 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 community groups that are available. We have also included additional information that may be of help to you.

Ansvar's Community Group Connect policy is underwritten by Ecclesiastical Insurance Office plc.

## Community Group Activities

Activities undertaken by the various clubs, groups and societies fulfil an important role in the communities in which they operate and we can provide the necessary cover for:

- meetings and activities at premises hired, rented or loaned and away from them
- activities undertaken using third party suppliers (listed in the Public Liability section of the policy summary)
- office and administration work and the storage of your property

There are some higher risk activities, which are specifically excluded. Cover for some specified higher risk activities are included where the activity is provided by a professional supplier (see Public Liability section for a list of excluded activities and for professional suppliers' activities and conditions).

If cover is required for any excluded or similar activities, we may be able to provide cover, subject to additional details being supplied to us. Please refer any event or activity which you are unsure about to your insurance advisor or us.

## Why Ansvar

Ansvar is a general insurer specialising in insuring not-for-profit organisations and connected individuals. Our ethical investment and trading policy precludes dealing with organisations predominantly involved in alcohol, tobacco, gaming and armaments.

We also commit a portion of our profits to helping charities involved in alcohol and drug education rehabilitation.

Ansvar has been trading in the UK for over 50 years and is renowned for offering an excellent personal service and providing a fast and sympathetic response to claims. Ansvar is a business division of Ecclesiastical Insurance Office plc.

If you wish to find out more about Ansvar please go to the Ansvar website at [www.ansvar.co.uk](http://www.ansvar.co.uk)

## Standard Cover

Section of Cover	Minimum Limit
Public and Products Liability	£1,000,000 indemnity limit

- you may select a higher indemnity limit
- additional sections of cover can be added

## Optional Cover Available for:

- Employers Liability
- All Risks (for specified or miscellaneous property)
- Money
- Business Interruption
- Personal Accident
- Trustees Indemnity





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**Meetings and activities**  
at the premises can be  
covered as well as office  
and administrative work.

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## Tax

Insurance Premium Tax (IPT) is added to your premium at a rate set by H.M. Government.

## Instalments

The premium can be paid in monthly instalments subject to our current minimum level of premium for this facility. An instalment form will need to be completed and we will make the necessary arrangements with your bank or building society.

## Discounts

- One year no claims discount

## 24 Hour Helplines

Available 24 hours a day, 365 days a year to assist at times of need or emergency:

- Counselling
- Emergency assistance
- Eurolaw commercial legal advice
- Tax advice
- Emergency glass replacement

## Index-linking

Each month the sums insured for the All Risks section is automatically increased in line with general inflation rises.

## Calculating Sums Insured

- Advice on sums insured and indemnity limits should be sought from your insurance advisor
- The selection of adequate sums insured remains the responsibility of the policyholder and these should be regularly reviewed
- When calculating sums insured, include VAT if applicable

- If the sums insured are not sufficient then claim payments may be reduced
- For computers specified under the All Risks section, include the cost of proprietary software and any specialist installation charges

## Claims Settlement

- Where you are responsible for the first amount of any claim (known as an excess) the claim settlement will be reduced accordingly
- The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless otherwise stated

## Special Requirements

Section of Cover	Special Requirements
All Risks	Trailer security Refrigeration units- maintenance contract
Money	Record keeping Security for safes and strongrooms (including keys) Transit of money
Public and Products Liability	Use of bouncy castles, gym equipment or trampolines Protection policy for groups working with young people or vulnerable adults Participation in clean-ups or litter picks Second-hand goods Face painting

- special requirements are aimed at reducing the risk of loss, damage or liability
- a claim will not be covered (unless otherwise stated) if you fail to comply – full details are in the policy wording

# Policy Summary

Refer to the policy wording for full details of cover, exclusions, and the General Conditions and General Exclusions. Cover under the policy normally applies within the UK only unless otherwise stated.

## Public and Products Liability

Cover	Limits	Significant Exclusions
<p>Legal liability for injury to the public or damage to their property occurring during the period of insurance, including liability arising from the sale or supply of goods within the UK or temporary visits abroad in the course of your activities of a clerical nature</p> <p>Exhibitions, craft fairs or fetes not exceeding 500 persons at any one time away from your premises</p> <p>Including specified activities not organised, run or supervised by you provided that certain requirements are met – see ‘Professional suppliers activities’ below</p>	<p>Indemnity limit £1,000,000 any one claim (including costs and expenses)</p> <p>Indemnity limit applies to any one period of insurance for Products Liability and Pollution or Contamination</p>	<p>£250 excess for third party property damage</p> <p>Bodily injury to volunteers</p> <p>Contractual liability</p> <p>Medical, surgical, dental, pharmaceutical or therapeutic products</p> <p>Offshore activities</p> <p>Products sold or supplied to the USA or Canada</p> <p>Professional advice, error or services</p> <p>Property being worked upon</p> <p>Treatment other than first aid</p> <p>Use of mechanically propelled vehicles for which compulsory insurance is required</p> <p>Use of watercraft (other than non-mechanically propelled under nine metres in length) and craft designed to travel through air or space</p> <p>Specified activities detailed below</p>

### Excluding:

**a) the following activities:** abseiling, aerial activities of any kind, climbing of any kind, contact sports, dry slope skiing, fire walking, football that is played within a league system, gorge walking and the like, gymnastics, horse, pony or donkey riding of any kind, landboarding, professional sport of any kind, racing or time trials other than on foot, rugby, underground activities of any kind, water activities (other than swimming, snorkelling or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity), weightlifting, winter sports

**b) any activity that involves the use of:** bicycles other than for normal road use, cables, elastic ropes, fireworks or explosive items, ice skates, motorised fairground rides, play inflatables other than bouncy castles, rollerblades, roller skates, ropes (other than tug-of-war), skateboards, weaponry, wires

**c) any activity that involves the ownership, possession or use of any:**

- i) mechanically propelled vehicle for which compulsory motor insurance is required, other than for loading and unloading
- ii) where not excluded under i) above, motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, trailer used for carrying people or any full scale or scaled down version of any quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped

**Professional suppliers activities:** automatic cover for the following specified activities organised, run and supervised by professional suppliers of such activities under a business contract with you (cover would be subject to certain requirements being met in respect of insurance arrangements and provision of appropriate facilities and supervision particularly with participants with physical or mental disorders): abseiling, aerial runways, air rifle shooting, archery, assault courses, BMX riding, clay pigeon shooting, climbing wall, climbing with ropes, dry slope skiing, go-karting, gymnastics, ice skating, inflatable play equipment, javelin throwing, motorised fairground rides, paint-balling, rollerblading, roller skating, skateboarding, weightlifting

## Public and Products Liability Extensions

Cover	Limits	Significant Exclusions
Health and Safety at Work (defence costs)	Indemnity limit £500,000 any one claim	
Indemnity to principals, members and other people		
Cross liabilities	The indemnity limit in total for all parties (including costs and expenses)	
Hired or rented premises		£250 property damage excess Contractual liability
Contingent motor liability		
Consumer protection (defence costs)	Indemnity limit £500,000 any one claim	
Court attendance expenses	£250 per day per person	
Wrongful arrest	£25,000 any one period of insurance	Claims by any employee or volunteer
Food Safety Act (defence costs)	Indemnity limit £500,000 any one claim	
Second-hand products	Indemnity limit applies any one period of insurance (including costs and expenses)	Gas appliances and any other appliances containing or using flammable liquids Upholstered furniture or bedding not meeting statutory safety requirements
Data Protection Act 1998	Indemnity limit £500,000 any one claim (including costs and expenses)	Costs for replacing or reinstating data
Overseas personal liability	£2,000,000 or the indemnity limit whichever is the less, any one claim (including costs and expenses)	Contractual liability Ownership, possession or use of powered vehicles Pets, livestock or other animals

## Employers Liability

Cover	Limits	Significant Exclusions
Legal liability for injury to employees and volunteers caused during the period of insurance within the UK or temporary visits abroad in the course of your activities	Indemnity limit £10,000,000 any one claim (including costs and expenses) Indemnity limit £5,000,000 if terrorism involved	Where compulsory motor insurance is required Offshore activities

## Employers Liability Extensions

Cover	Limits	Significant Exclusions
Health and Safety at Work (defence costs)	Indemnity limit £500,000 any one claim	
Indemnity to principals and others		
Unsatisfied court judgements		
Court attendance expenses	£250 per day per person	



## All Risks

Cover	Limits	Significant Exclusions
<p>Any loss, or damage, within geographical limits to property</p> <p>Cover for marquees, tents, inflatables and sports equipment restricted to: fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, impact, riot, civil commotion, storm, flood, falling trees or telegraph poles or lamp posts</p>	Specified or unspecified property subject to its sum insured or limit	<p>£50 excess</p> <p>£250 theft excess for property in trailers</p> <p>Property from unattended vehicles unless concealed and the vehicle locked</p> <p>Theft cover restricted in certain circumstances to apply only where force and violence used</p> <p>Unexplained disappearance</p> <p>Wear and tear, vermin, mechanical or electrical faults or breakdown, faulty workmanship, cleaning and restoring</p>

## All Risks Extensions

Cover	Limits	Significant Exclusions
Theft of keys	£1,000 in any one period of insurance	£25 excess
Refrigerated contents – deterioration of contents in refrigeration units	£1,000	£50 excess
Stock (including donated stock), stationery, foodstuffs, documents or electronic data	£500	£50 excess Property insured elsewhere
Property of employees, volunteers, members and visitors while in any buildings where they are involved in your activities	£1,000 in total per person (£500 item limit)	£25 excess Money, credit or debit cards

**Note:** Unspecified property is required to be insured (minimum £1,000) for the All Risks extension to be operative.





## Money

Cover	Limits	Significant Exclusions
Physical loss of money including damage to any safe		£50 excess Clerical errors, unexplained shortage or a business transaction Loss from unattended vehicles or money operated machines Money in the custody of professional carriers
On the premises in a locked safe	£1,000	
On the premises during working hours, in transit by you or in a bank night safe	£2,000	
At the home of an authorised employee or volunteer	£2,000	
Any other circumstances	£500	
Crossed cheques and other non-negotiables	£250,000	
Damage to clothing and personal effects caused by theft or attempted theft of money	£500 any one person including up to £100 for personal money	

## Money Extensions

Cover	Limits	Significant Exclusions
Misappropriation by an employee or volunteer	£2,500 any one person (£5,000 in any one period of insurance)	Losses not discovered within 60 days of the occurrence
Injury to you, employees and voluntary workers (aged 16 to 80 inclusive) due to theft or attempted theft of money or contents causing:		Illness or disease
death	£10,000	
permanent total disablement, including loss of hands, feet, eyes, hearing or speech	£10,000	
temporary total disablement	£100 per week up to 104 weeks (nil per week if aged 76 to 80)	
Doubling of selected limits for fund-raising or similar events	Up to 3 events or occasions per year	

## Business Interruption

Cover	Limits	Significant Exclusions
Following damage for which a claim is payable by the insurer for buildings or contents:	12 months indemnity period	Loss after the charity or organisation is wound-up or permanently discontinued
Extra Expenses (costs of removal, alternative accommodation etc)	£10,000 or the sum insured whichever is the less, for reproducing documents or electronic data	

## Business Interruption Extensions

Cover	Limits	Significant Exclusions
Outbreak of a specified disease (see list below), poisoning caused by food or drink, defective sanitation, pests or vermin occurring at the premises and resulting in restrictions on the order or advice of the authorities murder, rape or suicide at the premises	£25,000 or the sum insured whichever is the less	Any occurrence not at the insured premises Cleaning, repair, replacement, recall or checking of property
<b>Specified diseases:</b> Acute encephalitis, Acute poliomyelitis, Anthrax, Cholera, Diphtheria, Dysentery, Legionellosis, Legionnaires disease, Leprosy, Leptospirosis, Malaria, Measles, Meningitis, Meningococcal septicaemia (without meningitis), Mumps, Ophthalmia neonatorum, Paratyphoid fever, Plague, Rabies, Relapsing fever, Rubella, Scarlet fever, Smallpox, Tetanus, Tuberculosis, Typhoid fever, Typhus fever, Viral haemorrhagic fever, Viral hepatitis, Whooping cough, Yellow fever		
Bomb scare or emergency action – closure of premises by authorities	£2,500	Closure of less than 4 hours Premises in Northern Ireland
Denial of access to your premises, following damage to property in the vicinity		
Failure of supply of electricity, gas or water, at the terminal ends or failure following damage to telecommunications property	£5,000	
Exhibitions and work away – damage at other premises used by you	£5,000	

## Personal Accident

Cover	Limits	Significant Exclusions
Injury to you, employees and volunteers arising from accidents while working in connection with your activities	Persons aged 16 to 80	Chemical, biological or nuclear terrorist act Illness or disease Serving in armed forces
Death	£5,000 (maximum £5,000 if aged 76 to 80)	Specified sport and hazardous activities: abseiling, aqua-lung diving, boxing, cliff or rock climbing, earth balling, elastic rope sports or activities, firework displays, flying (except as a fare-paying passenger), football, hang-gliding, horse riding, hunting, martial arts, motor-cycling, motor-scootering, mountaineering, parachuting, polo, pot-holing, professional sport of any kind, racing (except on foot), rugby, water activities (except swimming), winter sports (including dry-slope skiing) and wrestling
Capital sum for permanent total disablement, including loss of hands, feet, eyes, hearing or speech	£5,000 (maximum £5,000 if aged 76 to 80)	
Temporary total disablement	£50 per week up to 104 weeks (maximum £50 per week if aged 66 to 75, £25 per week if aged 76 to 80)	Use of powered woodworking machinery (other than hand tools), scaffolding (other than tower scaffolding) or chainsaws
Dental expenses	£500 any one person	
In-patient hospital treatment benefit	£20 for every 24 hours in hospital up to £200 any one person	

## Trustees Indemnity

Cover	Limits	Significant Exclusions
Indemnity for claims made in any one period of insurance in respect of costs and damages for which your trustees are legally liable resulting from any 'wrongful act' committed by a trustee in that capacity, such as breach of duty or breach of trust	Indemnity limit £100,000 in any one period of insurance (including costs and expenses)	<ul style="list-style-type: none"> <li>£250 excess</li> <li>Bodily injury or damage to property</li> <li>Breach of professional duty</li> <li>Contractual liability</li> <li>Criminal or fraudulent acts</li> <li>Employment disputes</li> <li>Failure to maintain insurance</li> <li>Inter-trustee claims</li> <li>Medical malpractice</li> <li>Overseas claims</li> <li>Reckless or wilful acts</li> </ul>
Where you are obliged to indemnify a trustee, you can also obtain reimbursement for amounts paid		

## Trustees Indemnity Extensions

Cover	Limits	Significant Exclusions
Investigation representation costs incurred following proceedings instigated by the Charity Commission or other regulatory body	£100,000 in any one period of insurance	Costs covered elsewhere
Spouses legal liability for a trustee		
Legal representatives legal liability for a trustee		
Retired and former trustees		Liability of the charitable body
Pollution, contamination or seepage for environmental defence costs arising from a wrongful act	£100,000 in any one period of insurance	Loss directly or indirectly arising from pollution, contamination or seepage

## Corporate Manslaughter

Cover	Limits	Significant Exclusions
Liability for legal costs and expenses incurred in defending criminal proceedings for an offence under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007, if cover is operative for: Employers Liability and / or Public and Products Liability and / or Trustees Indemnity	Indemnity limit £1,000,000 in any one period of insurance and in total for all policies issued by us to you where the claim relates to the same prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007	<ul style="list-style-type: none"> <li>Costs and expenses where indemnity is provided by any other policy, insurer or from any other source</li> <li>Costs of any remedial or publicity orders</li> <li>Proceedings consequent upon any deliberate act or omission</li> </ul>

# Answers to Some Questions About the Policy

## How long does the policy provide cover for?

The policy normally runs for a period of 12 months from the inception date shown in the policy schedule. Approximately four weeks before the expiry date, we will send a renewal notice advising our terms for the next 12 months.

## What if you want to cancel the policy?

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

- If after receiving the full written documentation you change your mind and no longer require the cover then you have 14 days (cooling-off period) from either the date you received the full documentation or the date the cover commenced, whichever is the later, to tell us, or your insurance advisor, in writing that you wish to cancel the policy
- In these circumstances we will make a full refund of premium
- You may cancel the policy after the cooling-off period but the following conditions then apply

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

- You may cancel the policy by giving us written instructions and provided there is no long term undertaking in force
- No refund of less than £25 will be made
- If you have made a claim in the current period of insurance then the full annual premium is due and no refund will be made
- We will refund the premium for the remainder of the period of insurance, suitably adjusted if the premium is paid by instalments
- If you have made a claim in the current period of insurance and the premium is paid by instalments, then any premium owing for the remainder of the period of insurance must be paid by you or will be deducted from any claim settlement

## Have we the right to cancel the policy?

Ansvar also have the right to cancel the policy by giving 14 days notice sent by recorded delivery to your last known address. If we cancel the policy, we will refund the premium for the unexpired period of insurance.

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

Trustees Indemnity and Misappropriation of Money are sections of cover insurers normally underwrite on a 'claims made' basis. Cover is only provided against a claim which is discovered and notified to us during the policy period. Also, for covers on a 'claims made' basis, by cancelling the policy you will no longer have any protection for losses or actions taken prior to cancellation leaving a possible gap in cover if it is not replaced from the cancellation date with another insurer. Ideally, written agreement should be sought from all parties who will lose their protection of cover before cancelling the policy.

## What if you need to make a claim?

Detailed guidance on making a claim appears in the policy wording and on our website. Our dedicated 24 hour Claims number is: 0845 606 0431

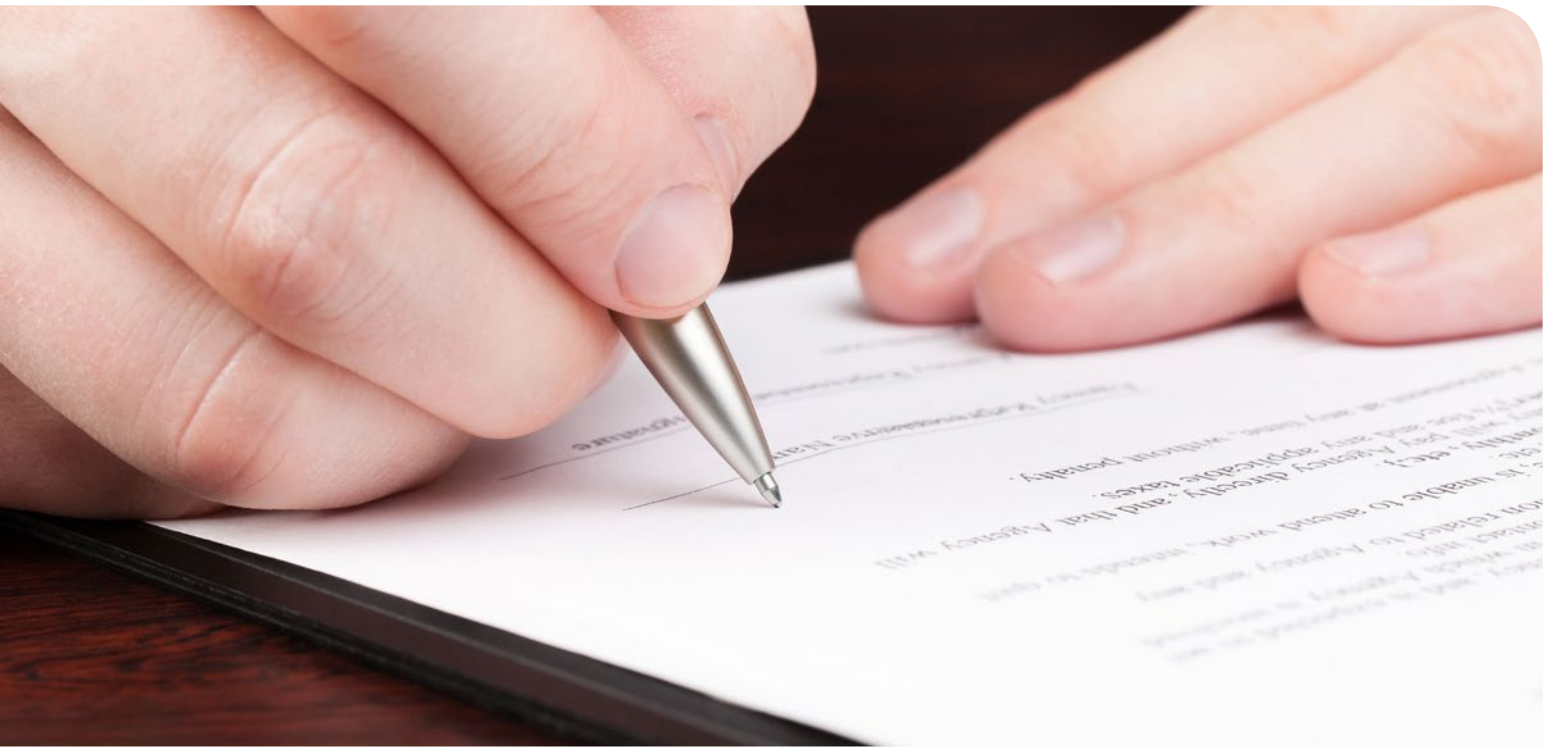
Our contact address is: Ansvar Insurance, Ansvar House, St. Leonards Road, Eastbourne, East Sussex, BN21 3UR.

## What Governing Law and Language applies?

Our policies are governed by English Law unless your legally registered address is located in Scotland, in which case Scottish Law will apply.

We will communicate with you in English at all times.





# Complaints Procedure

If you have any reason to complain about the advice or service you have received, please contact us as soon as possible. You can complain in writing or verbally at any time to:

## Ansvar Insurance

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

Phone Ansvar Insurance on:

**0845 60 20 999** or **01323 737541**

Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

## Our promise to you

We will aim to resolve your complaint within one business day

## If this is not possible:

- We will promptly acknowledge all complaints
- All complaints will be investigated diligently and impartially within Ansvar
- We will respond formally to your complaint as soon as possible
- We will keep you informed of the progress of the investigation

If you are not satisfied with our response, or we have not completed our investigation after eight weeks, we will inform you of your right to take the complaint to:

Financial Ombudsman Service (FOS)

South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Phone FOS on: **0800 023 4567** free if phoning from a

'fixed' line (for example a land line at home), or

**0300 123 9123** free for mobile phone users who pay a monthly call charge for calls to numbers starting 01 or 02

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

This complaints procedure does not affect your right to take legal proceedings.



# The Financial Services Compensation Scheme (FSCS)

The FSCS is the independent body, set up by government, which gives you your money back if your authorised financial services provider is unable to pay you because it has insufficient assets.

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 its 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**



# The Ansvar Range

Ansvar is a general insurer specialising in insuring not-for-profit organisations and connected individuals through a UK network of approved insurance advisors.

## Home Connect Lifestyle

Designed especially for those individuals who are closely linked to the not-for-profit sector through either church membership and/or charity involvement such as voluntary work or regular tax-efficient giving.

Ansvar believes adherence to a certain lifestyle represents a better risk, and that should be rewarded!

## Connect Insurance Policies

The Connect range offers broad and flexible cover intended for churches, charities, voluntary organisations and other groups within the not-for-profit sector.

- Charity and Community Connect
- Charity Shop Connect
- Church Connect
- Church Fellowship Connect
- Community Group Connect
- Special Event Connect

## Commercial Insurance

Insurance cover for small to medium sized businesses and other organisations.

- Business
- Care Home (where run by a registered or recognised UK charity)
- Office
- Shop


Please ask your insurance advisor for further details.

## Ansvar Website

Ansvar policyholders have free access to risk management information via our website: [www.ansvar.co.uk](http://www.ansvar.co.uk)

## Ansvar Online

A number of Ansvar products are available online through selected insurance brokers. Please ask for details.



**Insurance Advisor**

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**Ansvar Insurance**

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

Tel: **0845 60 20 999** or **01323 737541**

Fax: **01323 644082**

Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

[www.ansvar.co.uk](http://www.ansvar.co.uk)

**Business division of:**

Ecclesiastical Insurance Office plc  
Registered Office: Beaufort House,  
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Registered No. 24869 England

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**Member of:**

Association of British Insurers  
Financial Ombudsman Service

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 Prudential Regulation Authority. This can be checked on the Financial Services Register at: [www.fca.org.uk/register/](http://www.fca.org.uk/register/)  
Tel: **0800 111 6768**

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**ansvar**   
Insuring the heart of your community