

Ansvar Arts and Culture products comparison



Why choose Arts and Culture

- New and improved, bespoke policy catering for art centres, cinemas, concert halls, galleries, libraries, model villages, museums and theatres
- Full cycle web product for simple risks, providing a streamlined experience with minimal questions to obtain a quote and a wide appetite including groups with:
 - An income up to £2 million
 - A wageroll up to £1 million
 - Up to five locations
- Easy to follow, trade driven, competitive rating structure with premiums from £90 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% no claims discount for Property and Liabilities covers
- Direct access to a dedicated team of underwriters for support and assistance when required

Product name	Arts and Culture FA58 (2017)	Arts and Culture FA74 (0325)
General details		
Distribution channel(s)	Internally underwritten	Ansvar Online Platform Internally underwritten
Target market	Smaller cinemas, concert halls, galleries, libraries, model villages, museums and theatres run by not-for-profit organisations	Art centres, cinemas, concert halls, galleries, libraries, model villages, museums and theatres
Eligibility limits	Select business does not have upper limits for income, wage roll or assets Package options target risks up to: * Annual income or turnover up to £1,000,000 (£500,000 online) * Assets up to £2,500,000 * A wage roll up to £500,000 (£250,000 online) * Fewer than 500 volunteers or members	Select business does not have upper limits for income, wage roll or assets For any business written online, limits for income at £2,000,000 and wage roll at £1,000,000 apply Cover is on a select basis only, no package options
LTU	Yes - 3 years	Yes - 3 years (for premiums £500 + IPT and over)
Risk management	See Ansvar.co.uk for risk management guidelines Employment manual (ARAG)	See Ansvar.co.uk for risk management guidelines Employment manual (ARAG)
Helplines	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling Risk advice
PR helpline & legal costs	Yes	Yes
Cover sections automatically provided	Package options, or Selected cover (some sections not available in isolation)	Selected cover (some sections not available in isolation)

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Property Damage section		
<p>Cover for Fine Arts was previously added to the Contents section by endorsement. We now have a new section of cover titled Art and Collections. Details follow the Property Damage section.</p>		
Specified perils / All risks	Specified perils AD and subsidence optional	Specified perils AD and subsidence optional
Excess	£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)
Inflation provision	Index linking as standard Day One inflation protection available	Index linking as standard 15% Day One inflation protection included
AD to underground pipes & cables	£10,000 any one claim	£10,000 any one claim
Bequeathed property	Buildings - £250,000 for any claim Contents - £25,000 for any claim (£2,500 any one item)	Buildings - the lesser of £250,000 or 10% sum insured for any claim Contents - £25,000 for any claim (£2,500 any one item)
Buildings works	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
Damage by emergency services	£10,000 for any claim	£10,000 for any claim
Statutory Regulations & public authorities	15% of the buildings sum insured	20% but 15% if more than one property insured
Extinguisher and alarm resetting expenses	£5,000 for any claim	£5,000 for any claim
Freezer contents	Separate policy section	£5,000 all claims any one period of insurance (£2,500 any one unit)
Glass, sanitary fixtures and signs	Up to the sum insured for buildings or £25,000 for any claim for accidental breakage of glass if contents only	Up to the sum insured for buildings or contents
Loss of metered water or gas	£5,000 for any claim	£5,000 for any claim
Loss or theft of keys	£5,000 all claims any one period of insurance	£5,000 all claims any one period of insurance

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Property Damage section (ctd.)		
Property in the open	£5,000 for any claim (£2,500 any one item)	£10,000 all claims any one period of insurance
Outside catering and fundraising	£5,000 for any claim (£2,500 any one item)	£5,000 for any claim (£2,500 any one item)
Sale of the building	Yes	Yes
Terrorism	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
Trace and access	£25,000 for any claim	£25,000 for any claim
Temporary removal	£2,500 anyone one item / £5,000 for any claim	£2,500 anyone one item / £5,000 for any claim, now includes homeworkers' equipment
Theft damage to buildings	£25,000 for any claim	£25,000 for any claim
Property of Employees/Members/Visitors	£100 money/ £500 any one item/ £1,000 per person for any claim	£100 money/ £500 any one item/ £1,000 per person for any claim
Debris removal	total sum insured for buildings section and 10% total sum insured for contents section	total sum insured for section
Hired in property	£2,500 any one item, £10,000 for any claim	total sum insured for section
Seasonal stock increase	25% of stock sum insured	£5,000
Clearing of drains	£10,000 for any claim	£25,000 for any claim
Discharge of oil	£5,000 for any claim	£5,000 for any claim
Non-invalidation	Covered	Covered
Additional interests	Covered	Covered
Renewable energy sources	£20,000 for solar panels/wind turbines	£100,000 for solar/wind/heat pump systems
Archaeological costs	£100,000 per claim	£100,000 per claim
Fees	Covered	Covered

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NEW Arts and Collections section		
Specified perils / All risks	Specified perils AD and subsidence optional	Specified perils AD and subsidence optional
Excess	Excess mirrored contents section	None as standard
Basis of cover	Agreed value Market value if not individually specified	Agreed value Market value if not individually specified
Extended replacement cost	N/A	30% of sum insured up to £100,000 per period of insurance
Defective title	£25,000 per period of insurance	£100,000 per period of insurance
Restoration and framing	the sum insured for the damaged item	the value of the item at the time of damage
New acquisitions	10% of total sum insured	25% of total sum insured or £150,000 whichever is less
Works in progress	N/A	£30,000 any one period of insurance
Temporary removal	At a location stated in the schedule: £100,000 for art and jewellery £5,000 for jewellery	Lesser of sum insured, or: £500,000 art or collectables £15,000 jewellery £10,000 in transit in any one period of insurance,
Emergency evacuation	N/A	Reasonable costs agreed by us

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Business Interruption section		
Basis of cover	Loss of income Extra expenses Rental income Gross profit Additional extra expenses	Loss of income Increased cost of working Rental income Gross profit Additional increased cost of working
Food poisoning, defective sanitation and vermin	Lower of 25% of sum insured or £250,000	Lower of 25% of sum insured or £250,000
Murder or suicide	Was covered with food poisoning, defective sanitation and suicide. Limit was the lower of 25% of sum insured or £250,000	Now included under prevention of access - non-damage and has a limit of £10,000 and 4 hour time franchise
Prevention of access - Non-damage	£2,500 for any claim 4 hour time franchise	£10,000 all claims any one period of insurance 4 hour time franchise
Bomb scare	£2,500 for any claim 4 hour time franchise	£10,000 all claims any one period of insurance 4 hour time franchise
Prevention of access - damage	Business Interruption sum insured	Business Interruption sum insured
Suppliers & customers extension	£10,000 for any claim £10,000 for failure of computerised booking system	£10,000 for any claim, or £50,000 for damage at suppliers' premises who provide ticket selling services to you
Failure of supply	£10,000 for any claim (not all damage based)	Now combined with Utilities to create Failure of utility supply extension
Utilities - damage at the premises of electricity, gas, water or telecommunications supplier	Business Interruption sum insured (damage based)	Now combined with Failure of supply to create Failure of utility supply extension
Failure of utility supply	Combination of the above two extensions	£500,000 for all claims in any one period of insurance (damage based)
Exhibition expenses	£10,000 for any claim	£10,000 for any claim

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Business Interruption section (ctd.)		
Book debts	Separate policy section	£25,000 for any claim
Loss of licence	Separate policy section	£100,000 for all claims in any one period of insurance
Archaeological digs	Up to £25,000 per claim	Up to £25,000 per claim
Cancellation of event	£10,000 for all claims in any one period of insurance for pre-production expenditure	£50,000 for all claims in any one period of insurance
Death of patron	£10,000 all claims any one period of insurance	(included within Reputational Risks section £25,000 all claims any one period of insurance)
Loss of attraction	£25,000 per claim	not given as standard, but can be available on request

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Liabilities – Employers’ 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
Volunteers included in definition of Employee	Yes	Yes
Compensation for court attendance	£250 a day per person	£250 a day per person
Corporate manslaughter	£500,000 all claims any one period of insurance or total of £1M if PL applies	£2M all claims any one period of insurance and in total if PL applies
Health & Safety at Work etc. Act / Prosecution defence costs	£500,000 for any claim or total if PL applies	£500,000 for any claim or total if PL applies
Unsatisfied court judgements	Up to indemnity limit	Up to indemnity limit

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Liabilities – Public and Products section		
Limit of indemnity	£2M/£5M/£10M	£2M/£5M/£10M
Abuse cover – basis & limits	Included up to indemnity limit	Included up to indemnity limit
Compensation for court attendance	£250 a day per person	£250 a day per person
Consumer Protection Act / Prosecution defence costs	£500,000 for any claim	£500,000 for any claim or total if EL applies
Contingent motor liability	Yes	Yes
Corporate manslaughter	£500,000 all claims any one period of insurance or total of £1M if EL applies	£2M all claims any one period of insurance and in total if EL applies

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Liabilities – Public and Products section (ctd.)		
Cross liabilities	Yes	Yes
Data protection	Section limit any one claim following civil action £100,000 all claims any one period of insurance following criminal cases	Section limit any one claim following civil action £100,000 all claims any one period of insurance following criminal cases
Defective Premises Act	Yes	Yes
Food Safety Act	£500,000 for any claim	£500,000 for any claim or total if EL applies
Health & Safety at Work etc. Act	£500,000 for any claim or total if EL applies	£500,000 for any claim or total if EL applies
Indemnity to other persons	Yes	Yes
Libel & slander	£100,000 all claims any one period of insurance	Under Reputational Risks section
Overseas personal liability	£2M for any claim	£2M for any claim
Wrongful arrest	£25,000 all claims any one period of insurance	£25,000 all claims 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)
Any significant conditions	Various special requirements Activities endorsement	None

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Trustees' and Directors' Indemnity section		
Limit of indemnity	£100k/£250k/£500k/£1M/£2M/£5M	£100k/£250k/£500k/£1M/£2M/£5M
Bodily injury defence costs	Excluded	Excluded
Emergency costs and expenses	Included. 10% aggregate limit	Included. 10% aggregate limit
Environmental defence costs	£100,000 all claims any one period of insurance	£100,000 all claims any one period of insurance
Extended reporting period	Included - 60 days	Included - 60 days
Investigation costs	£100,000 all claims any one period of insurance	£100,000 all claims any one period of insurance
Loss of documents	£50,000 all claims any one period of insurance	£50,000 all claims any one period of insurance
Retired trustees	Included up to 6 years	Included up to 6 years
Any other extensions / covers	Spouses Legal Representatives	Spouses Legal Representatives Court attendance expenses

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Legal Expenses section		
Limit of indemnity	£250,000	£250,000
Contract disputes	Included	Included
Debt recovery	Included	Included
Employment disputes and compensation awards	Included	Included
Employment practice legal protection	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
Employee civil legal defence	Included	Included
Personal injury	Included	Included
Property protection	Included	Included
Service occupancy	Included	Included
Statutory licence protection	Included	Included
Tax protection	Included	Included

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Cyber		
Limit of indemnity	£25,000/£50,000/£100,000	£25,000/£50,000/£100,000
* Cyber liability * Data-breach expense * Computer system damage, data, extra cost and loss of income	Standard cover	Standard cover
Cyber Crime	Optional	Always included when Cyber cover is selected
Avoiding corruption	£15,000 all claims per period of insurance	£15,000 all claims per period of insurance
Security audit	£15,000 all claims per period of insurance	£15,000 all claims per period of insurance
Investigation cost	£15,000 all claims per period of insurance	£15,000 all claims per period of insurance
Loss prevention measures	£15,000 all claims per period of insurance	£15,000 all claims per period of insurance
Temporary and fast-tracked repair	£15,000 all claims per period of insurance	£15,000 all claims per period of insurance
Accountants' fees	£15,000 all claims per period of insurance	£15,000 all claims per period of insurance
Fines and penalties	£15,000 all claims per period of insurance	£15,000 all claims per 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	£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	Not available	Section limit applies
Reinstatement of data and computer increased cost of working	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	Additional charges and expenses £2,500 all claims period of insurance	£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	Not available	Section limit applies
Hazardous substances	Not available	£10,000 any one accident
Expediting expenses	Not available	£20,000 any one accident
Statutory legislation and public authorities	Not available	Section limit applies
Damage to own surrounding property	Not available	£2,000,000 any one accident
Hire of a substitute item	Additional charges and expenses £2,500 all claims period of insurance	£10,000 any one accident
Storage tanks and loss of contents	Not available	£10,000 any one accident
Debris removal	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	£25,000 any one accident
Additional access costs	Not available	£20,000 any one accident
Energy efficiency improvements	Not available	25% of the new replacement of damaged equipment or £25,000 whichever is less
Virus, hacking or denial of service	£500 for any claim and £1,000 all claims period of insurance	Excluded

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Other sections		
All Risks	Optional - selected sum insured	Optional - selected sum insured
Fidelity Guarantee	Optional - £5,000 limit, options to increase	Optional - £5,000 limit, options to increase
Goods in Transit	Optional - no minimum limit	Optional - minimum £1,000 limit
Money	Optional - £2,500 limit, options to increase	Optional - £5,000 limit, options to increase
Motor Policy Compensation	Optional - £250 limit, options to increase	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
Professional Indemnity	Optional - £100,000 limit, options to increase	Optional - £100,000 limit, options to increase
Reputational Risks	Optional - PR Crisis section - £10,000 limit, options to increase (libel and slander under the PL section)	Optional - £100,000 limit libel and slander and £5,000 crisis management. Options to increase

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