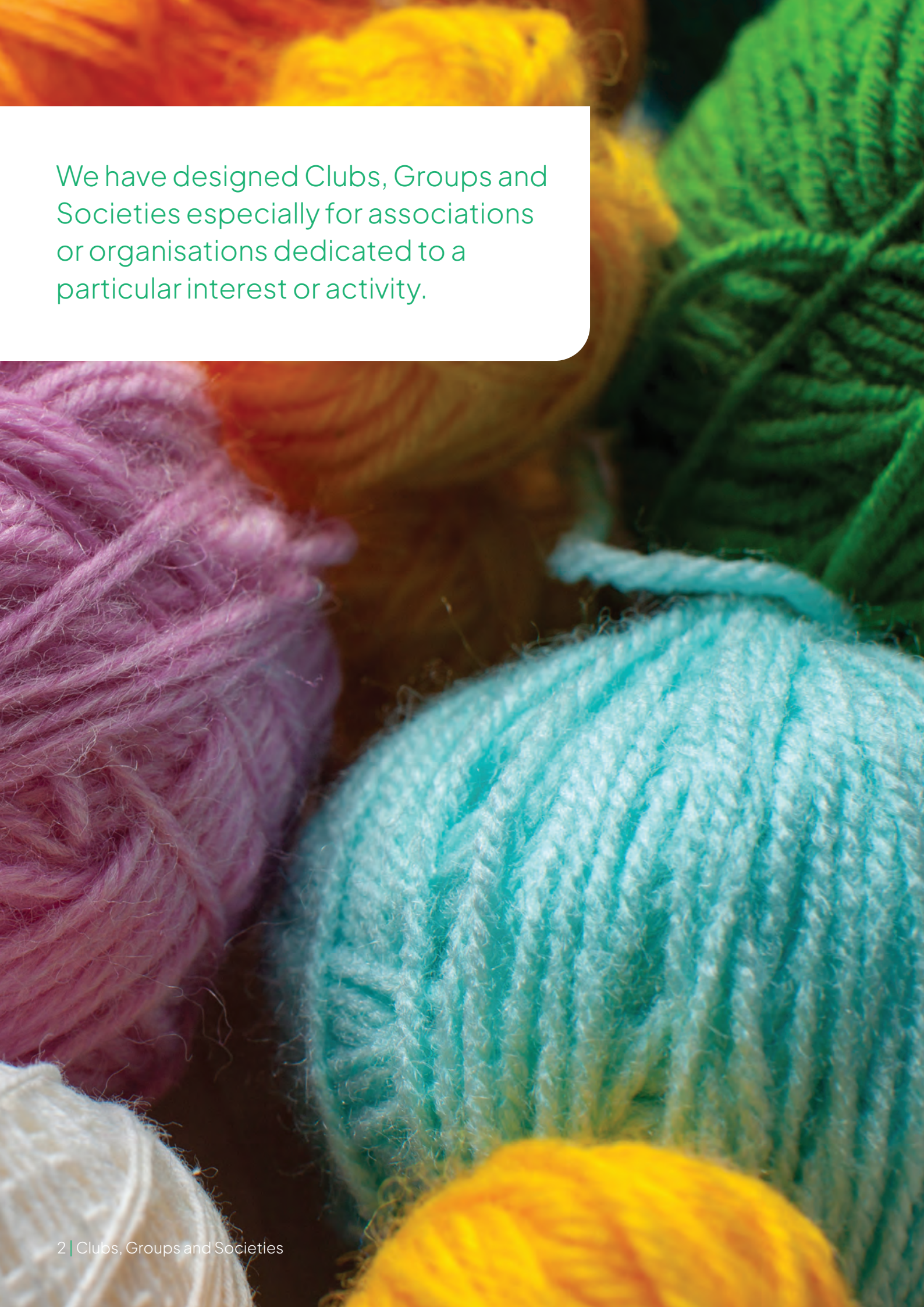
Clubs, Groups and Societies

Brochure

Protecting your community.
Insuring your future.

ansvar

We have designed Clubs, Groups and Societies especially for associations or organisations dedicated to a particular interest or activity.



Clubs, Groups and Societies

The policy summary shows the main features and exclusions of the policy – it does not provide all the terms, conditions and exclusions that are in the policy wording. You can ask us for a copy of this. 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 that are available. We have also included extra information that may help you.

Your activities

Under this policy we will cover your organisation's specific activities which you have told us about and are shown in your policy schedule. Unless otherwise stated, we will also automatically cover the following activities.

- Office and administration work and storing your property
- Attending trade shows, exhibitions, conferences, meetings and seminars
- Firework displays and bonfire events, as long as no more than 100 people will be attending
- Fundraising events (other than firework displays or bonfire events), as long as no more than 1,000 people will be attending
- Recreational activities, such as sports, games and hobbies
- Selling goods (including second-hand goods) as part of the above activities and for the benefit of your organisation

The things that aren't covered will be shown in areas of your policy wording marked 'WHAT IS NOT COVERED' or on your policy schedule.

If you are not sure whether an event or activity is covered or can be covered, please speak to your insurance advisor.

Fair presentation guarantee

You must make a 'fair presentation of risk.' We will consider you to have made a fair presentation of risk if:

- you have completed the 'online' questions accurately and honestly, and
- any assumptions on the Statement of Fact have been checked by your insurance advisor and are correct.

About Ansvar

Ansvar have a proud history in the UK and have grown to become one of the UK's leading not-for-profit insurers, providing protection for thousands of charities, voluntary groups and free churches.

We are part of the Benefact Group and we're built on the idea that 'better business can better lives'. Each business in our group is a specialist in its field and united by a shared ambition to give back to the communities we support.

All of the Benefact Group's available profits are given to charities and good causes, which has made us one of the largest corporate donors in the UK. (according to DSC's 'The guide to UK Company Giving 2021-22'.)

By doing business and working with us, our customers, clients and partners make a vital contribution to transforming lives and communities.

Choice of cover

Increasing responsibilities placed on charities and other organisations brings more chance of loss, damage or injury.

You should get advice about the insurance cover your organisation needs from an insurance advisor.

Clubs, Groups and Societies offers you the choice of selecting the sections of cover you want or having a package of cover, as shown in the table opposite.

Please note

- Sometimes, combining cover into a package can result in a cheaper premium.
- You can add extra sections of cover that do not form part of a package.
- Some sections of cover may not be available on their own.
- Package options may not be available if your organisation's income, wages, volunteers or members are above certain limits. We will still be able to provide cover but not as part of a package.

	Package of cover		
Choose from the following sections	Essentials	Balance	Balance+
Public and products liability	√	√	√
Employers' liability	√	√	√
Trustees' and directors' Indemnity	√	√	√
Personal accident	o	√	√
Reputational risks	o	√	√
Legal expenses	o	√	√
All risks	o	√	√
Money	o	√	√
Property damage	o	√	√
Business interruption	o	√	√
Equipment breakdown	o	√	√
Fidelity guarantee	o	o	√
Goods in transit	o	o	√
Professional indemnity	o	o	o
Loss of licence	o	o	o
Motor-policy compensation	o	o	o
Cyber	o	o	o
Terrorism	o	o	o

Key to table

√ = Section of cover is included in package.
o = Section of cover is optional.

Tax

We add insurance premium tax (IPT) to your premium at a rate set by the Government.

Instalments

You can pay the premium in monthly instalments as long as you meet our minimum level of premium for this facility. You will need to fill in an instalment form and we will make the necessary arrangements with your bank or building society.

When discounts are available

- If you have a satisfactory claims history
- If you have good working practices which help reduce the risk of loss, damage or injury
- If you choose to have an additional voluntary excess under the property damage section.

Helplines

Available 24 hours a day, 365 days a year.

- Counselling
- Emergency assistance
- Emergency glass replacement
- Eurolaw commercial legal advice
- Public-relations (PR) crisis advice and help with the media

Available Monday to Friday 9am to 5pm
(not including public and bank holidays).

- Risk advice (help in managing or reducing the risk of loss, damage or liability)
- Tax advice (commercial)

Index-linking

Each month we automatically increase the sums insured for the Property damage and All risks sections, in line with inflation.

We also offer an option to include 'Day one' cover for buildings, which allows you to choose the level of protection you need (from a set list of percentages) against inflation.

Declarations

Before you renew your policy each year, we may send you a declaration form asking for up-to-date information on income, volunteer numbers and payroll. We will use the information when working out the premium to renew the policy.

Importance of having adequate sums insured

You should ask your insurance advisor for advice on sums insured and indemnity limits. However, it is your responsibility to make sure that the sums insured (including VAT if this applies) are enough to replace all of the property insured and, for business interruption, to cover a total loss of all income.

If, at the time of damage to property, the sum insured is less than the full cost of replacing all of the property (the reinstatement value), we will only pay the same proportion of the claim as the sum insured bears to the full reinstatement value of the property.

For example, if the sum insured for the property is £100,000 and the actual reinstatement value is £200,000, the sum insured is 50% of the reinstatement value so we will only pay 50% of the claim. Using these figures, if the loss you suffered was valued at £50,000, we will only pay 50% of that amount (£25,000), calculated as follows.

$$\left[\frac{\text{£100,000 (sum insured)}}{\text{£200,000 (full reinstatement value)}}\right] \times \text{£50,000 (value of loss)} = \text{£25,000 (amount we will pay)}$$

It is important you review your sums insured regularly to make sure your cover continues to meet your needs.

Settling claims

If an excess applies to a claim, we will take off the amount of the excess from the claim settlement.

The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless we say otherwise.

Unoccupancy or change in risk

You must tell us as soon as reasonably possible if your activities change from those you originally told us about, or if the buildings:

- are going to be vacant, without tenants, empty or no longer used for 30 days or more in a row, or
- need to have structural alterations, major repairs, demolition or construction work carried out.

If this happens, we may:

- cancel the policy from the date of the unoccupancy or alteration, or
- apply special terms or charge an extra premium (or both).

Special requirements

- These are aimed at reducing the risk of loss, damage or liability.
- They only apply if they relate to your property or your activities.
- We will not pay a claim if you fail to keep to a special requirement.
- See the policy wording for full details of the special requirements.

Section of cover	Special requirements	Summary of special requirements
All risks	Trailer security	Fitting security devices and keeping trailers in a locked building or locked compound
Business interruption	Backing up electronic data	Regularly backing up and storing electronic data
	Monthly statement	Record-keeping and storing records
Cyber	Protecting data	Following procedures for destroying computer equipment and files
	Having software to protect your computer	Having anti-virus software and firewalls on your computers
	Backing up electronic data	Regularly backing up and storing electronic data
	Reporting a claim	Doing what you are expected to do
Equipment breakdown	Backing up of electronic data	Regularly backing up and storing electronic data
Fidelity guarantee	Best practice	Getting written references for new employees
	Cheques and electronic payments	Needing two employees to sign cheques or authorise payments
Goods in transit	Overnight security	Keeping unattended vehicles in a guarded security park, locked building or locked yard overnight
Legal expenses	Meeting your responsibilities	Doing what you are expected to do
Loss of licence	Meeting your responsibilities	Telling us as soon as possible about any circumstances that might affect your licence
Money	Record-keeping	Record-keeping and storing records
	Security	Safes and strongrooms being kept locked and keys kept safe
	Carrying restrictions	Using a given number of people or a security company to carry money
	Credit cards and debit cards	Storing credit- and debit-card sales vouchers

Special requirements

Section of cover	Special requirements	Summary of special requirements
Property damage	Minimum security needed (see page 41 for full details)	The security devices needed at your premises for our standard theft insurance cover
	Security devices	Using security devices at your premises and removing keys when buildings are unattended
	Cooking equipment	Cleaning ducting, fitting safety devices and providing fire extinguishers
	Waste materials	Disposing of combustible materials
	Fire-extinguishing equipment	Having fire extinguishers inspected and maintained
	Refrigeration units	Having a maintenance contract for refrigerators over 10 years old
Public and products liability	Safeguarding policy for children or vulnerable adults	You, your employees and professional suppliers keeping to your written protection policy

General exclusions

General exclusions apply to the policy. Exclusions are things that the policy does not cover (unless we say otherwise).

Below we have summarised the most important general exclusions. Full details are given in the policy.

Individual sections of the policy have extra exclusions. Significant exclusions that you should be aware of are also shown in this document.

Infectious or communicable disease	Loss, damage or liability caused by a disease or virus, or by any action taken to prevent the spread of a disease or virus
Date-related computer failure	Any loss caused by a computer failing to recognise the correct date
Cyber loss (property)	Loss, damage or liability caused by unauthorised access to your computers, including any claim relating to loss of data
Radioactive contamination	Loss of or damage to your property, or your liability for injury, damage or financial loss, caused by radioactive substances or objects, such as nuclear waste or a nuclear weapon
War risks	Loss of or damage to your property, or your liability for injury, damage or financial loss, caused by war, invasion or civil war

Policy summary

Cover under the policy applies within the United Kingdom, the Channel Islands and the Isle of Man only unless we say otherwise.

See the policy wording and your schedule for full details of cover, exclusions, and the general conditions and general exclusions.

Cover under our Clubs, Groups and Societies policy is provided by Ecclesiastical Insurance Office plc.

Public and products liability

The cover for public liability is provided on a 'costs in addition' basis. This means that, unless we say otherwise, we will pay costs and expenses on top of the indemnity limit specified in the schedule.

Cover	Significant exclusions and limits
Legal liability for injury to the public, or damage to their property which happens during the period of insurance and in the course of your activities, including specified activities organised, run or supervised by a service provider. (See 'Service providers' activities' on the next page.)	£100 excess for third-party property damage The section limit starts at £2,000,000 for any one claim for damages. You can choose to increase this limit. If you do, the most we will pay for Acts of terrorism is £5,000,000. • This limit includes costs and expenses for acts of terrorism. • For selling and supplying goods, or pollution and contamination, this limit applies to any one period of insurance. • This limit applies to all extensions, unless we say otherwise. (Extension limits are not in addition to the section limit.) Bodily injury to employees and authorised volunteers arising out of your activities Contractual liability for selling and supplying goods, or for any contract work you carry out Loss, damage, cost or expense resulting from loss of data Medical, surgical, dental, pharmaceutical or therapeutic products Mobility equipment hired or loaned out by you (other than products liability) Offshore activities Products sold or supplied to the United States of America or Canada Professional advice, error or services Property being worked on Terrorism at sports stadiums, exhibitions, theatres, music venues or any events organised by you where more than 2,500 people may attend at any one time Treatment other than first aid Using mechanically propelled vehicles for which you need compulsory insurance Using watercraft (other than non-mechanically propelled craft under nine metres long) and craft designed to travel through air or space Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer

Public and products liability extensions

All extension limits form part of, and are not in addition to, the section limit unless we say otherwise.

Cover	Significant exclusions and limits
Indemnity to principals, members and other people	
Cross liabilities (cover for all parties named in the schedule if one makes a claim against another)	The section limit applies in total for all parties named in the policy schedule
Hired or rented premises	£250 property damage excess Contractual liability
Contingent motor liability (legal liability to a third party for injury and damage when vehicles are not owned by you or your organisation, but are being used on your organisation's behalf by an employee or authorised volunteer)	
Wrongful arrest	£25,000, including costs and expenses, in any one period of insurance Claims by any employee or authorised volunteer
Legal liability as a result of breaking, or allegedly breaking, data-protection law that applies at the time We will also cover past events which you become aware of in the current period of insurance that would have been covered under a previous 'claims made' policy (that is, claims you would have been covered for if they had been discovered and reported to your previous insurer during the previous period of insurance)	The limit is: • £1,000,000 in any one period of insurance for damages and costs and expenses following civil action against you, and • £100,000 in any one period of insurance for defence or prosecution costs awarded against you after criminal proceedings. Claims (or notices that may result in a claim) for past events we are not told about within 28 days of you receiving the claim or notice Costs for replacing, reinstating or deleting personal information
Selling or supplying second-hand products	Gas appliances and any other appliances containing or using flammable liquids Electrical appliances that have not been checked by a suitably competent person
Expenses for attending court	£250 a day per person
Defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007	£2,000,000: • in any one period of insurance, or • in total, if the employers' liability section also applies, or • in total for all policies we have provided in relation to the same prosecution Costs covered under the legal expenses section or elsewhere Costs of any remedial or publicity orders Deliberate act or failure to act

Public and products liability extensions

Cover	Significant exclusions and limits
Defence costs for criminal proceedings under the: • Health and Safety at Work Act • Consumer Protection Act, or • Food Safety Act	£500,000 per claim, and in total for all claims relating to the same prosecution under this extension and the employers' liability section Costs covered elsewhere Deliberate act or failure to act Fines or penalties Liability for bodily injury or damage to property Any order made under Section 9 of the Food Safety Act, or any regulation made under Section 45 of the Food Safety Act
Your employees' and authorised volunteers' legal liability while they are temporarily outside the United Kingdom, the Channel Islands and the Isle of Man in connection with your activities	£2,000,000 for any one claim Contractual liability Owning, possessing or using powered vehicles Pets, livestock or other animals
Legal liability for injury to the public, or damage to their property, arising: • from you owning the buildings or land, or • under Section 3 of the Defective Premises Act 1972, or Section 5 of the Defective Premises Act (Northern Ireland) Order 1975	Terrorism in connection with any stadiums, exhibitions, theatres, music venues or events where there may be more than 2,500 people attending

Employers' liability

The cover for employers' liability is provided on a 'costs inclusive' basis. This means that, unless we say otherwise, costs and expenses are included in the indemnity limit specified in the schedule.

Cover	Significant exclusions and limits
Legal liability for injury to employees and authorised volunteers caused during the period of insurance in the course of your activities	Section limit: £10,000,000 for any one claim, including costs and expenses, but reduced to £5,000,000 if terrorism is involved Loss, damage, cost or expense resulting from loss of data Offshore activities Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer Where compulsory motor insurance is needed

Employers' liability extensions

All extension limits include costs and expenses and form part of, and are not in addition to, the section limit.

Cover	Significant exclusions and limits
Indemnity to principals and others	The section limit applies
Unsatisfied court judgements	The section limit applies
Expenses for attending court	£250 a day per person
Defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007	£2,000,000: • in any one period of insurance, or • in total, if the public and products liability section also applies, or • in total for all policies we have provided in relation to the same prosecution Costs covered under the legal expenses section or elsewhere Costs of any remedial or publicity orders Deliberate acts or failure to act
Defence costs for criminal proceedings under the Health and Safety at Work Act	£500,000 in total for all claims relating to the same prosecution under this extension and the public and products liability section Costs covered elsewhere Deliberate acts or failure to act Fines or penalties

Trustees' and directors' indemnity

Cover under this section is provided on a 'claims made' basis. This means we only provide cover for claims which are discovered, and we are told about, during a current period of insurance.

The cover is 'costs inclusive'. This means that, unless we say otherwise, costs and expenses are included in the indemnity limit specified in the schedule

Cover	Significant exclusions and limits
Claims related to: • costs and damages for which your trustees, directors or officers are legally responsible due to any 'wrongful act' committed by a trustee, director or officer when performing their role, such as failure to carry out a duty or breaking a trust • your legal obligation under your governing documents to cover your trustees, directors or officers • your legal liability for a 'wrongful act' of your trustees, directors or officers, as long as you are not an unincorporated association, or • legal liability of a trustee, director or officer of yours arising from documents being destroyed, damaged, lost or mislaid	£250 excess Section limit: £100,000 in any one period of insurance including costs and expenses £50,000 for loss of or damage to documents Acts of terrorism Bodily injury or damage to property Claims against one of your trustees, directors or officers by another person who is also one of your trustees, directors or officers Contractual liability Criminal or fraudulent acts Employment disputes Failure to carry out your professional duty Failure to maintain insurance Legal action outside the United Kingdom, the Channel Islands, the Isle of Man and the European Union Loss, damage, cost or expense resulting from loss of data Medical malpractice Personal guarantees Reckless or deliberate acts Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer

Trustees' and directors' indemnity extensions

All extension limits include costs and expenses and form part of, and are not in addition to, the section limit.

Cover	Significant exclusions and limits
Costs of representing you at an investigation after proceedings first instigated by the Charity Commission or other regulatory body during the period of insurance	£100,000 in any one period of insurance Costs covered elsewhere
The legal liability of a trustee's husband, wife or civil partner if the trustee's liability is transferred to them by law	The section limit applies
Legal representatives' legal liability for a trustee, director or officer	The section limit applies
Cover for retired and former trustees, directors or officers for up to six years after the cover is cancelled	The section limit applies Liability of the organisation
Legal costs to defend against criminal proceedings arising from a 'wrongful act' resulting in pollution, contamination or seepage	£100,000 in any one period of insurance Damage and clearance costs arising from pollution, contamination or seepage
If this section is cancelled, or we do not invite you to renew cover, as long as you have not replaced the cover with another insurer, we will allow a further period of 60 days to report any claims	The section limit applies
Emergency costs and expenses if you are not able to contact us for permission to pay these costs	10% of the section limit
Expenses for attending court	£250 a day per person

Professional indemnity

Cover under this section is provided on a 'claims made' basis. This means we only provide cover for claims which are discovered, and we are told about, during a current period of insurance.

The cover is 'costs inclusive'. This means that, unless we say otherwise, costs and expenses are included in the indemnity limit specified in the schedule

Cover	Significant exclusions and limits
Cover for claims where you or your employees are legally liable for costs and damages arising from any actual or alleged failure in carrying out specified professional services or failing to carry out your professional duty	£250 excess Section limit: £100,000 in any one period of insurance including costs and expenses Abuse (verbal, physical, sexual, medical or psychological) and insulting behaviour Acts of terrorism Bodily injury or damage to property, unless caused by negligence Claims against one of your trustees, directors or officers by another person who is also one of your trustees, directors or officers Contractual liability Goods sold, supplied or worked on by you Loss, damage, cost or expense resulting from loss of data Medical malpractice Claims started outside of the UK, the Channel Islands and the Isle of Man Regulatory or disciplinary investigations or proceedings Trading losses or liabilities Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer

Professional indemnity extensions

All extension limits include costs and expenses and form part of, and are not in addition to, the section limit.

Cover	Significant exclusions and limits
Expenses for attending court	£250 a day per person
Costs we agree for investigating circumstances which may give rise to a claim	£10,000 in any one period of insurance

Personal accident

Cover	Significant exclusions and limits
We will pay a benefit following injury to you, your employees or authorised volunteers as a result of an accident that happened while working in connection with your activities	People aged under 16 or over 80 £10,000 for death £10,000 for permanent total disability, including loss of hands, feet, eyes, hearing or speech £100 a week if aged 16 to 65, or £50 a week if aged 66 to 75, or £25 a week if aged 76 to 80, for temporary total disability lasting up to 104 weeks after the first 14 days £2,500 per person for medical and dental expenses £20 for every 24 hours in hospital, up to £200 per person for in-patient hospital treatment The first 14 days of temporary total disability Chemical, biological or nuclear terrorist act Illness or disease Psychological or psychiatric conditions Repetitive strain injuries Serving in the armed forces Specified sport and hazardous activities: abseiling, aqualung 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, motorcycling, motor scootering, mountaineering, parachuting, polo, potholing, professional sport of any kind, racing (except on foot), rugby, water activities (except swimming), winter sports (including dry-slope skiing) and wrestling Using powered woodworking machinery (other than hand tools), scaffolding (other than tower scaffolding) or chainsaws

Personal accident extensions

Specified extension limits form part of, and are not in addition to, the section limit unless we tell you otherwise.

Cover	Significant exclusions and limits
Your property and the property of your partners, directors, employees and authorised volunteers	£500 for any one claim, and in total for any one person
Death benefit if you or any of your partners, directors, employees or authorised volunteers disappear for more than a year and are believed to have died	We will ask you to pay back the death benefit if the missing person is found to be alive

Fidelity guarantee

This section of cover is on a 'claims made' basis. This means we only provide cover for claims which are discovered, and we are told about, during a current period of insurance.

Cover	Significant exclusions and limits
Claims made in any one period of insurance for loss of money or property due to the dishonest or fraudulent behaviour of a trustee, director, employee or authorised volunteer	£250 excess Section limit: £5,000 in any one period of insurance, including auditors' fees for working out the amount of any loss Consequential loss Fraud committed by a trustee, director, employee or authorised volunteer while being forced or threatened by another person Loss which happens before you take out the policy Loss where another part of your organisation benefits from the loss Theft of: • 'intangible' property such as information on goods, trade secrets, intellectual property, copyright, patent, trademark or design • electronic money that is not issued by a central bank

Reputational risks

If bad publicity such as accusations of behaviour that is morally or legally wrong, or physical or psychological abuse, affects your organisation, you should appoint a suitable person to act as a 'crisis co-ordinator'. This person will be responsible for dealing with enquiries about the bad publicity and will be the person we deal with.

Cover	Significant exclusions and limits
Claims against you for libel and slander, defamation and slander of title to goods (in other words, who legally owns the goods)	£250 excess £100,000 in any one period of insurance, including costs and expenses No more than 20% of the indemnity limit for claims arising from statements in electronic format Action in courts outside of the United Kingdom, the Channel Islands and the Isle of Man Claims made against one of your trustees, directors or officers by another person who is also one of your trustees, directors or officers Malicious, harmful or damaging statements which are untrue
Expenses for marketing and public-relations specialists chosen by us, or approved by our chosen service provider, to protect or restore your reputation or confidence in your activities following any incident of bad publicity about your organisation, anywhere in the world	£250 The selected sum insured for all claims in any one period of insurance, which includes £2,000 for any claim due to a virus, hacking or denial-of-service attack to computer systems Publicity originating from or approved by you, or on your own interactive forums or websites Publicity relating to products
Loss of income, including extra expenses needed to prevent a loss of income, after the patron of your organisation: • dies before the age of 70, or • is the subject of a criminal investigation	£25,000 in any one period of insurance for up to three months after the event Loss after the charity or organisation is wound up or permanently discontinued

Legal expenses

ARAG Legal Expenses Insurance Company Limited (ARAG) manage claims under this section.

Cover	Significant exclusions and limits
Legal costs or expenses (including compensation where stated) we have agreed to for the insured incidents	Section limit: £250,000 for all claims resulting from one or more events arising at the same time or from the same cause This applies to all insured incidents, including any compensation you must pay. Up to £1,000,000 in total for all employment compensation we accept a claim for in any one period of insurance Applies to all insured incidents: Any compensation (other than employment compensation awards or legal costs after a civil action by an individual relating to data-protection law) Copyrights, trademarks, intellectual property or confidentiality agreements Fines, penalties or damages Franchise or agency agreements Legal action without our agreement If you are bankrupt or you become bankrupt at the start of or during a claim

Legal expenses – insured incidents

Cover	Significant exclusions and limits
Employment disputes Defending your legal rights: • in order to prevent legal proceedings after you have dismissed an employee or an employee has asked Advisory, Conciliation and Arbitration Service (ACAS) to start the Early Conciliation procedure • in any unfair-dismissal dispute under the ACAS Arbitration Scheme, or • in legal proceedings for a dispute relating to a contract of employment with you, or you allegedly breaking employment law	Internal disciplinary or grievance procedures Personal injury or damage to property Transfer of business falling within Transfer of Undertakings (Protection of Employment) regulations
Employment compensation If we accept a claim for an employment dispute: • any basic award (an amount you get paid if an employment tribunal rules you have been unfairly dismissed), and any compensatory award, or (an amount to compensate you for the actual money you have lost as a result of losing your job), or • an order for compensation or damages, if you have broken employment law	Failure to provide records under laws on minimum wage Dismissals for health-and-safety reasons under Section 44 of the Employment Rights Act 1996 Paternity, parental or adoption rights Pregnancy or maternity rights Settlements following the ACAS Early Conciliation procedure Trade-union activities, membership or non-membership
Employee civil legal defence Defending an employee's legal rights if civil action arising from their work is taken against them for unlawful discrimination or as trustee of a pension fund for your employees	
Service occupancy Pursuing a dispute with an employee to take back possession of your premises	Defending your legal rights other than defending a counterclaim

Legal expenses – insured incidents

Cover	Significant exclusions and limits
Legal defence Defending your or your employees' legal rights: • before legal proceedings are issued (when dealing with the police or Health and Safety Executive while they are investigating whether a criminal offence has been committed in connection with your activities) • in criminal prosecution arising in connection with your activities • in a civil action for compensation under data-protection law that applies at the time, including paying any compensation awarded to an individual • throughout a formal investigation carried out by any relevant authority, or • in appealing against the terms of any statutory notice which affects your activities Defending your legal rights after civil action for wrongful arrest for theft during the period of insurance Costs relating to jury service and attending court, up to the net salary or wages for the time away from work less any amount paid by the court or tribunal Cover (except for statutory notice appeals) also applies in the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey	Compensation awarded to a data controller (a person or organisation responsible for how and why personal information is collected, used and held) or data processor (a person or organisation responsible, on behalf of the data controller, for processing personal information) Criminal investigations by, with or on behalf of, HM Revenue & Customs Fines imposed by the Information Commissioner or any other regulatory or criminal body Loss, alteration, corruption or distortion of personal information, or damage to personal information, as a result of cyber-related incidents such as hacking or viruses Parking offences Claims relating to any statutory notice issued by a regulatory or governing body
Statutory licence appeal Appealing to the relevant authority following a decision to suspend, refuse to renew or alter the terms of a licence, or to cancel a licence or compulsory registration	Owning, driving or using motor vehicles
Contract disputes A contractual dispute over buying, hiring, selling or providing goods or services	£500 excess if the amount in dispute is more than £5,000 Amount in dispute under £250 including VAT Computer hardware, software systems or services Disputes for money owed after 90 days of a debt being due Employment contracts Loans, mortgages, pensions, guarantees or any other financial products Motor vehicles Any dispute over: • the sale or purchase of land or buildings • the terms of a lease for land or buildings, or • a licence for or tenancy of land or buildings

Legal expenses – insured incidents

Cover	Significant exclusions and limits
Debt recovery A dispute over recovering money from selling or providing goods or services	Claims after 90 days of the debt being due Computer hardware, software systems or services Debts bought from someone else Debts under £250 including VAT Disputes where the other party implies that a defence exists Loans, mortgages, pensions, guarantees or any other financial products Motor vehicles Any dispute over: • the sale or purchase of land or buildings • the terms of a lease for land or buildings, or • a licence for or tenancy of land or buildings
Property protection A civil dispute relating to your property, or property which you are responsible for, following any event which causes damage to that property, or a legal nuisance or a trespass	Contract disputes Defending your legal rights other than defending a counterclaim Enforcing a legal property agreement Goods being transported or on loan or hire Motor vehicles
Personal injury Your employees' (and their family members') legal rights following a specific or sudden accident that causes their death or bodily injury Cover also applies in the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey	Clinical negligence Defending your legal rights or your employees' and their family members' legal rights Illness or injury that develops gradually Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused a physical bodily injury
Tax protection Negotiating for you in: • tax enquiries by HM Revenue & Customs • Charity Commission enquiries into your business accounts • employer compliance disputes with HM Revenue & Customs concerning Pay As You Earn, social security, construction industry or IR35 legislation and regulations, or • VAT disputes with HM Revenue & Customs	Dishonest or alleged criminal offences Failure to register for VAT or Pay As You Earn Import or excise duties Tax-avoidance schemes

Notes

- You must let ARAG know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.
- For civil cases (except for insured incidents relating to employment disputes, compensation awards and legal defence), cover depends on a 'reasonable prospects of success' clause, meaning that it must be more likely than not that you would make a successful defence, recover damages or achieve a legal remedy that ARAG have agreed to. For criminal cases, there is no requirement for there to be 'reasonable prospects of success', other than for appeals.
- Reasonable prospects would be considered as a 51% or better chance of success and would be assessed by a law firm, barristers' chambers or tax expert ARAG choose according to their standard terms of appointment.

Cyber

This section of cover is on a 'claims made' basis. This means we only provide cover for claims which are discovered, and we are told about, during a current period of insurance.

Cover	Significant exclusions and limits
Damages, costs and expenses agreed by us for the insured events shown below	£500 excess Section limit: £25,000 in any one period of insurance Acts of terrorism Acts of war or hostilities between one nation and another, whether or not war is declared Pollution or contamination Atmospheric or environmental conditions temporarily interfering with satellite signals Any loss of income during the first 12 hours following an insured event Claims brought against you by a company you are a director, officer, partner or employee of or have a financial interest in Cost of correcting any failings in procedures, systems or security Cost of normal maintenance of a computer system Deliberate acts or failures to act Infringement of (breaking, limiting or undermining) any patent Wear and tear Your insolvency or bankruptcy

Cyber – insured events

Cover	Significant exclusions and limits
Cyber liability – claims made in any one period of insurance for damages, costs and expenses arising as a result of: • failure to secure, or prevent unauthorised use of or access to, data • unintentionally transmitting a computer virus, or • the content of your website, emails or anything else distributed by your computer system damaging the reputation of others or infringing (breaking, limiting or undermining) intellectual property rights	

Cyber – insured events

Cover	Significant exclusions and limits
Data-breach expense – if you failed to keep to your data-privacy obligations, any costs for: • hiring information-technology specialists to investigate the cause of the failure and tell you how to respond • informing customers and the data-privacy regulator • providing customers or others who have been affected with help relating to their credit records and identity theft, and providing a helpline to respond to queries where the failure relates to personal information (these services are provided for up to 12 months), and • public-relations and crisis-management expertise	
Computer system – any costs of: • investigating and repairing damage to your computer system, or a computer system you have hired under a contract, and • restoring data following loss or corruption of data, damage to websites, damage caused by viruses or hacking, including: – additional costs to prevent or reduce the disruption to your computer system, and – loss of your income for up to 12 months	Failure or interruption of any gas, water or electricity supply network or telecommunication network which you do not own or operate The data's value to you
Cybercrime – financial loss as a result of the following. Data in your computer system (or the computer system of a provider under a contract to perform a service on your behalf) being fraudulently input or changed, if this leads to: • money being taken from your accounts • goods, services or property being transferred, or • credit being taken out in your name. We will also pay the costs: • of proving such transactions, contracts or agreements were entered into fraudulently • that were added to your telephone bill following hacking of your computer system, and • of specialist support to help you respond to a threat of cyber extortion (including, if we agree in writing, paying a ransom demand), as long as you can prove that it is not a hoax and you have reported the matter to the police	Any financial loss resulting from actual or alleged fraudulent use of credit cards or debit cards Hacking by an employee Any fraudulent application for credit, or someone using false details to apply for credit with you

Cyber extensions

Specified extension limits form part of, and are not in addition to, the section limits, unless we tell you otherwise.

Cover	Significant exclusions and limits
Costs we agree for removing viruses from your computer system, whether or not they have caused damage to your computer system, and hiring professional consultants to tell you how to prevent viruses or hacking	£15,000 in any one period of insurance
Costs for a security audit of your computer system following a valid data-breach claim	£15,000 in any one period of insurance
Investigation costs for repairing, replacing or restoring your computer equipment following a valid cyber claim	£15,000 in any one period of insurance
Costs we agree to prevent or reduce actual or expected damage to computer systems or loss of income	£15,000 in any one period of insurance Costs greater than the amount of damage and loss of income
Costs of temporary repairs, fast-tracking a permanent repair, replacement or restoration if we have accepted a claim for damage to your computer system	£15,000 in any one period of insurance
Extra staffing costs, auditors' fees or accountants' fees that are necessary for you to verify any claim	£15,000 in any one period of insurance
Following a claim against you, resulting from you failing to keep to your data-privacy obligations, we will pay for: • fines and penalties, and • agreed damages you have to pay under a contract	£15,000 in any one period of insurance Any fines or penalties which you cannot insure against by law
£50 per day if we require you, or any partner, director or employee of yours, to attend court in connection with a cyber claim	£25,000 in any one period of insurance
Costs to remove or withdraw data from the internet, or other source available to the public, if this will avoid or reduce a claim against you	£10,000 for any one claim

All risks

Cover	Significant exclusions and limits
Any loss or damage to your specified or unspecified property, within the geographical limits you chose. Any cover provided for marquees, tents, inflatables, sports equipment, wind turbines, solar panels or photovoltaic panels will be restricted to loss or damage caused by: • fire • explosion • lightning • earthquake • smoke • aircraft • theft or attempted theft • being hit by any aircraft, vehicle, train or animal • riot • civil commotion • storm • flood, or • falling trees, branches, telegraph poles, lamp posts or pylons	£75 excess £250 theft excess for property in trailers The selected: • item limit for unspecified property, and • total sum insured for specified or unspecified property Faulty workmanship or loss or damage from cleaning, altering or renovating property Property from soft-topped, soft-sided, open-topped or open-sided trailers Property from unattended motor vehicles, unless the property was hidden and the vehicle locked Subsidence, heave or landslip Unexplained disappearance Damage caused by vermin Mechanical or electrical breakdown Wear and tear or damage which happens gradually Damage caused by aircraft travelling faster than the speed of sound Damage caused by the government confiscating property

Money

Cover	Significant exclusions and limits
Damage to: • crossed cheques, other non-negotiables (financial products which cannot be transferred to another person) and other money • the safe or strongroom at the premises or a money-carrying belt or case, if caused by theft or attempted theft, or • an employee's clothing and personal belongings caused by theft or attempted theft of money	£75 excess Up to £250,000 for crossed cheques and other non-negotiables Other money limits: • £5,000 on the premises in a locked safe or strongroom • £5,000 on the premises during working hours, when being carried by you or in a bank night safe • £5,000 at the home of an authorised employee or authorised volunteer • £250 for any one claim and £500 in any one period of insurance in your collecting tins or buckets, and • £500 in any other circumstances For any one person: • up to £500 for clothing and personal belongings, and • up to £100 for personal money but no more than £500 in total Clerical errors, unexplained shortage or business transactions Loss from unattended motor vehicles or money-operated machines Money in the custody of professional carriers

Money extensions

Specified extension limits apply in addition to the section limit.

Cover	Significant exclusions and limits
Misappropriation of money by an employee or authorised volunteer	£2,500 per claim for any one person, £5,000 in any one period of insurance Losses not discovered within 30 days of the event
Death or disability arising from an injury caused during a theft or attempted theft of money	People aged under 16 or over 80 The first 14 days of temporary total disability £10,000 for death £10,000 for permanent total disability, including loss of hands, feet, eyes, hearing or speech £100 a week for temporary total disability up to 104 weeks Illness or disease
We will double specified money limits two days before, and seven days after, any fundraising event	
Identity theft and fraudulent use of credit or debit cards	• £1,000 per card account, and • £1,000 for identity theft in any one period of insurance Losses if you fail to keep to the card issuer's terms or fail to report the loss to the police and card issuer within 24 hours of discovering the fraud

Goods in transit

Cover	Significant exclusions and limits
Loss of or damage to your goods while they are: • being transported by your vehicles • being sent by parcel service, rail or road haulier, or direct sea ferry • being loaded or unloaded, or • in temporary storage while being transported within the UK, the Channel Islands, the Isle of Man or the Republic of Ireland Cover includes: • damage to the driver's personal belongings, and • costs of removing debris	The selected sum insured, including up to £500 for any one driver's personal belongings £75 excess Computers and associated equipment Theft from unattended vehicles, unless they were locked and the keys removed Unexplained shortages Valuables and money Transporting dangerous goods

Motor policy compensation

Cover	Significant exclusions and limits
Refund of the motor-policy excess, and compensation for losing the no-claims discount, arising as a result of an employee or volunteer authorised by you using their car for you on a voluntary basis	The selected limit per claim for any one authorised driver £1,000 in total for all claims in any one period of insurance for any one authorised driver or motor policyholder Fire or windscreen claims

Property damage

Cover	Significant exclusions and limits
Loss or damage to buildings, contents and stock (if you have chosen these) caused during the period of insurance by an insured event such as fire, theft, storm, flood, escape of water and being hit by any object or animal Optional cover is available for: • accidental damage, and • subsidence, heave or landslip	£100 excess for all events and extensions unless we tell you otherwise £500 excess for damage caused by flood or escape of water to contents in any basement used other than just for storage The selected sums insured, including limits of: • £5,000 for any item of antiques, pictures or works of art • £1,000 for any item of jewellery, precious metals or stones • £5,000 for loss of heating oil by theft or attempted theft, or malicious or accidental damage (if you have chosen this cover) • 5% of the contents sum insured for electronic data, and • £20,000 in any one period of insurance for wind turbines, solar panels or photovoltaic panels Damage caused by vermin Mechanical or electrical breakdown Damage caused by a storm, flood or escape of water to contents in any basement used just for storage, unless the contents were stored at least 15 centimetres above floor level Loss or damage caused by theft, malicious damage, escape of water or fuel oil, storm, flood or accidental damage while the buildings are vacant, untenanted, unfurnished, empty or not in full use for a period of more than 30 days Wear and tear or damage which happens gradually Damage caused by aircraft travelling faster than the speed of sound Damage caused by the government confiscating property

Property damage extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
Transferring interest in the buildings to a purchaser before the sale is completed (if we cover buildings)	
Architects', surveyors' and consulting engineers' fees, and legal fees, following damage to the buildings (if we cover buildings)	
Costs of removing debris and fallen trees	£2,500 for any one claim for removing fallen trees
Extra costs to meet legal, regulatory or public-authority requirements	15% of the buildings sum insured
Accidental damage to inspection covers, underground tanks, underground pipes or underground cables (if we cover buildings and you have not chosen the optional cover for accidental damage)	£10,000 for any one claim Damage covered or excluded by the main events insured Wear and tear or damage which happens gradually Faulty workmanship
Additions and alterations to the buildings	£250 excess 10% of the buildings or contents sum insured or £250,000, whichever is less (This is not part of the section limits until the sum insured is adjusted.) Any gain in value as a result of the additions or alterations Property we were not told about within 90 days from the date you became responsible for it
Damage to the grounds caused by the emergency services	£10,000 for any one claim Damage caused by police raids
Clearing drains following damage to the buildings (if we cover buildings)	£25,000 for any one claim
Damage to property when the risk of damage occurring is increased without your knowledge	Damage if: • you did not tell us about the increased risk when you became aware of it, or • you did not pay any additional premium for the increased risk.
Bequeathed property (property donated in a will)	£250 excess £250,000 per claim for buildings £2,500 per item and £25,000 for any claim for contents Property insured elsewhere Property you have not told us about within 90 days of the legal ownership passing to you

Property damage extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
Tracing the source of a water, fuel oil or gas leak, and repairing any damage caused by gaining access to it	£25,000 for any one claim
Resetting extinguishers and alarms following loss or damage	£5,000 for any one claim
Damage caused by a tenant (if we cover buildings). If the tenant contributes to the cost of insuring the building we will not take legal action against them for the damage	Criminal, fraudulent, or malicious acts of the tenant
Damage to: • glass, sanitary fittings, lamps or signs that form part of the buildings, and • glass in furniture, showcases, shelves, tops and mirrors (if we cover contents) if you own such property or are responsible under an agreement	The sum insured for buildings, unless we only cover contents, in which case the sum insured for contents will apply While the buildings are vacant, untenanted, unfurnished, empty or not in full use for a period of more than 30 days
Theft damage to buildings, as long as you are legally responsible for the damage (if we only cover contents)	£25,000 for any one claim While the buildings are vacant, untenanted, unfurnished, empty or not in full use for a period of more than 30 days
Loss or theft of keys and gaining access (if we cover contents)	£25 excess £5,000 for any one period of insurance
Property of employees, volunteers, members and visitors (if we cover contents)	£100 for personal money, £500 for any item, £1,000 in total for clothing and personal effects for any one person Bicycles Money (other than personal money), credit or debit cards Electronic data Theft of portable computers from unattended vehicles
Increased sum insured for stock during any fundraising event	£5,000 will be added to the sum insured for stock
Specified property in the open (if we cover contents)	£10,000 for any one period of insurance Storm damage to any inflatable structures, other than by falling trees, branches, telegraph poles, lamp posts or pylons Theft of movable contents, other than garden furniture or garden ornaments

Property damage extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
Loss of your metered water or gas (if we cover contents) Accidental discharge of liquid petroleum gas from a storage container at the premises (if we cover contents)	£5,000 for any one claim While the buildings are vacant, untenanted, unfurnished, empty or not in full use for a period of more than 30 days
Cost of decontaminating the ground at your premises following accidental discharge of oil (if we cover contents)	£5,000 for any one claim
Loss of or damage to the contents of refrigerators due to a rise or fall in temperature or escape of refrigerant (if we cover contents)	£2,500 for any one unit and £5,000 in any one period of insurance Deliberate acts
Aerials and satellite dishes, including their fittings or masts, damaged by them falling from the buildings (if we only cover contents)	Any such property that you do not own or are not responsible for
Property taken off your premises for cleaning or repair, or so employees can work from home	£2,500 for any one item and £5,000 for any claim Theft of portable computers from unattended vehicles
Donated goods and prizes at exhibitions or events and at the home of an employee	£2,500 for any one item and £5,000 for any claim Money, credit or debit cards Theft of portable computers from unattended vehicles
Costs of removing bee, wasp or hornet nests from the buildings	£500 per claim
Joint cover, for you and the contractor, for: • existing structures and contents you are responsible for, and • specific work as required by a JCT standard building contract or other similar contract for alterations or extensions to your property (if we cover buildings) The cover includes materials or goods to be included in the contract works while temporarily stored away from the premises	Any contract worth more than £25,000, including professional fees and VAT For materials or goods temporarily stored away from the premises, £7,500 per claim for any one storage site Damage caused by open flames, sparks or welding Penalties under the contract for the work for delay or non-completion

Business interruption

Cover	Significant exclusions and limits
Interruption of your activities for up to 12 months following damage at your premises for which we will pay a claim for property damage or broken glass Options available for: • Loss of income – including increased cost of working to prevent loss of income • Increased cost of working – for example, the costs of removal to and from, and fitting out of, temporary premises • Rental income – including the increased cost of working to prevent loss of rental income, and • Additional increased cost of working – costs that are more than can be recovered under the increased cost of working option, or for the loss of income, or rental income saved	The selected sum insured, including up to £10,000 extra expenses for reproducing documents or electronic data Loss after the organisation is wound up or permanently discontinued

Business interruption extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
We will provide cover if an authority restricts how you use the premises after: • poisoning caused by food or drink your organisation has provided • an accident causing faults in drains or other sanitary arrangements • discovering pests or vermin at your premises, or • trespass on your premises	25% of the selected sum insured or £250,000 in total whichever is less for up to three months after the event Any event not at your premises Cleaning, repair, replacement, recall or checking property Trespass by protestors, activists or political groups
We will provide cover if an authority prevents access to your premises after: • actual or attempted murder, suicide or rape • a road traffic collision, or • a gas or water leak	£10,000 in any one period of insurance Incidents that happened more than one mile away from your premises Closures of less than four hours Where access is hindered but is still possible
Being prevented from entering your premises as a direct result of a bomb scare	Incidents that happen more than one mile away from your premises Where emergency services do not impose a restriction that prevents access Where access is hindered but is still possible Closure of less than four hours
Being denied access to your premises, following damage to property within one mile of the premises	The section limit applies
Suppliers and customers – interruption to your activities following damage to the premises of your suppliers or customers	£10,000 for any one claim
Loss, damage or expense due to: • damage at the premises of a supplier of electricity, gas, water or telecommunications, or • failure of the electricity, gas or water supply to the premises, or of the telecommunications connection to the premises, as a result of physical damage to property of the supplier	£500,000 in any one period of insurance Deliberate acts of the supplier Restrictions caused by strikes or labour disputes Restrictions lasting less than four hours Restrictions lasting more than seven days Loss originating outside of the UK, the Channel Islands or the Isle of Man Loss caused by atmospheric or weather conditions Failure of services received by satellite Loss caused by damage to overhead cables, unless they are within one mile of the property

Business interruption extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
Exhibitions and other venues – damage at other premises used by you Cover includes damage to your property at an event, exhibition or fundraising event within the British Isles	£10,000 for any one claim
Book debts – inability to collect money owed to you due to damage to your records	£25,000 for any one claim Bad debts Deliberate erasure or distortion of electronic data

Loss of licence

Cover	Significant exclusions and limits
Costs if you lose your premises' licence or club premises certificate for: • reduction in the value of interest in your premises, or • loss of income and increased cost of working you have to pay for up to 12 months to minimise any interruption of your licensed activities	Section limit: £100,000 in any one period of insurance Loss of licence that you could have prevented

Equipment breakdown

Cover	Significant exclusions and limits
Loss or damage to computer equipment (including software licensed to you for use in such equipment), other electronic office equipment (such as projectors, printers and scanners), and central-heating or air-conditioning systems, following sudden and accidental: • electrical or mechanical breakdown • electrical surges • explosion by steam or fluid pressure, or • overloading caused by the person using the equipment	£250 excess Section limit: £5,000,000 in any one period of insurance. This includes: • £500,000 for any one claim for computer equipment at the premises, and • £5,000 for any one claim for portable computer equipment anywhere in the world Biomass or biogas heating or power-generating equipment or machinery Costs that can be recovered under a maintenance agreement, warranty or guarantee Equipment used to run a hydroelectric power station Loss or damage caused by a virus, hacking or denial-of-service attack or due to a computer failing to recognise the correct date Loss or damage caused by a programming error or being unable to access or use data on a computer Wear and tear (but damage arising from this is covered)

Equipment breakdown extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
• Damage to equipment that is being moved or transported, or has been temporarily removed from the premises for repair, and is within the United Kingdom, the Channel Islands or the Isle of Man • Damage to portable computers anywhere in the world	Equipment being transported by air or sea, including loading and unloading, unless the sea transport is a roll-on roll-off ferry
Extra expenses for: • reinstating data after equipment has broken down, and • reducing, as far as possible, interruption to or interference of tasks your computer equipment is used for	£50,000 per claim for reinstating data £50,000 per claim for reducing interruptions or interference of tasks Loss or damage to software
If we cover business interruption we will cover: • the period of the interruption, following a valid claim under this section, and • interruption of your activities following damage at a third party's premises that you depend upon	The sum insured shown in the schedule for business interruption or, if less: • £100,000 per period of insurance for interruption to your organisation, or • £50,000 per period of insurance for interruption resulting from damage to a third party's premises Any loss resulting from damage at your premises if caused by explosion of equipment that uses steam pressure

Equipment breakdown extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
Following a claim under the business interruption extension, public-relations costs so you can inform your customers, the public or the media	£25,000 for any one claim
Extra costs to get access to damaged equipment	£20,000 for any one claim
Extra costs to repair or replace equipment covered by this section (including clean-up or disposal costs) which has been contaminated by a dangerous substance	£10,000 for any one claim
Costs to make temporary repairs and speed up repairs or replacement	£20,000 for any one claim
Extra costs we will pay or agree to pay for keeping to legal, regulatory or public-authority requirements (if we cover the buildings)	The section limit applies
Damage to property at your premises if caused by explosion of equipment covered by this section that uses steam pressure	£2,000,000 for any one claim
Following damage to equipment covered by this section, costs to hire replacement equipment, during the period of insurance, until your equipment is repaired or replaced	£10,000 for any one claim Any costs arising outside the period of insurance
Electrical or mechanical breakdown, electrical surges, explosion and overloading that causes: • damage to oil-storage tanks or water tanks at the premises • the contents of oil-storage tanks to escape, or • contamination of the contents of oil-storage tanks	£10,000 for any one claim
Cost of removing the debris of equipment covered by this section	£25,000 for any one claim
Costs for repair investigations and testing by consulting engineers following damage to equipment covered under this section	£25,000 for any one claim Costs of preparing any claim
Extra costs to replace damaged equipment with equipment that is better for the environment, safer and more efficient	25% of the replacement cost or £25,000, whichever is less, for any one claim

Terrorism

Cover	Significant exclusions and limits
Damage to your property, and loss of income or increased costs of working, following any interruption to your business as a result of an act of terrorism in England, Wales or Scotland	£100 excess The section limits for property damage and business interruption Cover is not available in Northern Ireland, the Channel Islands or the Isle of Man

Terrorism extensions

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
Damage to your property, and loss of income or increased costs of working, as a result of damage to computer systems or loss of data due to a virus, hacking, denial-of-service attack or phishing resulting from an act of terrorism	£100 excess
Optional cover is available for you not being able to get access to your premises following an act of terrorism that does not result in damage to property	Losses caused by damage to any property

Minimum standard of physical security

It is a condition of our cover for theft or attempted theft from your buildings that you make sure you meet our minimum standard of security throughout each period of insurance.

The standard is shown below.

a) External single doors (including 'wicket gates', which are doors within a fence) must be fitted with any of the following:

- A five-lever mortise deadlock with the appropriate metal box striking plate
- A lock approved to BS3621 with the appropriate metal box striking plate
- A five-lever or six-pinned hardened steel close-shackle padlock with a coach-bolted locking bar and staple (if the locking bar is on the outside) or an open-shackle padlock with a hardened steel shackle (if the locking bar is inside)
- For uPVC doors, a multi-point locking system with at least two locking points, as well as a horizontal deadbolt or hook bolt
- For aluminium doors, a cylinder mortise deadlock
- For armoured-plate doors, the manufacturer's locks as supplied
- Top and bottom key-operated mortise rack bolts that can only be locked and unlocked from the inside, as well as another lock which may or may not satisfy any of the above

b) External double doors must be rebated on each meeting edge, be fitted with a lock to the standard set out in a) above, and have internal flush bolts or mortised rack bolts fitted top and bottom on the door that is closed first (opened last).

c) Any internal final entrance and exit, or other doors leading to parts of the buildings that are used by people who are not from your organisation, must meet the standard set out in a) or b) above.

d) All external doors that open outwards must be fitted with hinge bolts at the top and bottom of each door.

e) Sliding and patio doors must be fitted with a multi-point locking system, with at least two locking points or key-operated locks fitted top and bottom, as well as a hook bolt.

f) Roller shutters must be fitted with an integral locking bar and five-lever or six-pinned hardened steel close-shackle padlocks, or by two built-in locks in each shutter.

g) Folding or concertina doors must be fitted with a five-lever or six-pinned hardened steel close-shackle padlock with a coach-bolted locking bar and staple.

h) Windows which can be opened more than 23 centimetres, and are less than two metres from the ground or above a roof, or next to a fire escape, stairway or walkway, must be fitted with key-operated security devices or permanently screwed shut.

This condition does not apply to fire exit doors unless the fire authorities allow these security devices to be fitted.

Answers to some questions about the policy

How long does the policy provide cover for?

The policy normally runs for 12 months. About four weeks before it ends, we will send a renewal notice telling you our terms for the next 12 months.

What if you want to cancel the policy?

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

- If at the start of cover or when you renew the policy, you change your mind and no longer need the cover, you have 14 days (the cooling-off period) from either the date you received the policy wording and the schedule or the date the cover began (whichever is later) to write to us, or your insurance advisor, to say you want to cancel the policy. In these circumstances we will make a full refund of your premium as long as you have not made a claim.
- You may cancel the policy after the cooling-off period but the following conditions then apply.

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

- We will refund the premium for the rest of the period of insurance, which we will adjust if you pay your premium by instalments. We will not give you a refund if it is less than £25.
- If you have made a claim in the current period of insurance, the full annual premium is due and we will not make a refund. If you pay the premium in instalments, you will have to pay any premium you owe for the rest of the period of insurance or we will take it from any claim payment due.

Can Ansvar cancel the policy?

We also have the right to cancel the policy by giving 14 days' notice sent by special delivery to your last-known address. If we cancel the policy, we will refund the premium for the rest of the period of insurance.

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

Trustees' and directors' indemnity, fidelity guarantee (cover for your loss of money or property following the dishonest or fraudulent behaviour of an employee or volunteer), professional indemnity, libel and slander, misappropriation of money and cyber (cover for legal liability for loss of data or transmitting a virus and cybercrime) are all types of cover which insurers normally provide on a 'claims made' basis. This means we only provide cover for claims which are discovered and we are told about during a current period of insurance.

If you cancel the cover, you will no longer have protection for losses or actions before you cancelled. This can leave a possible gap in cover if you do not replace it with another insurance policy from the cancellation date. Ideally, before you cancel, you should get written agreement from anyone who will lose their protection of cover.

What if you need to make a claim?

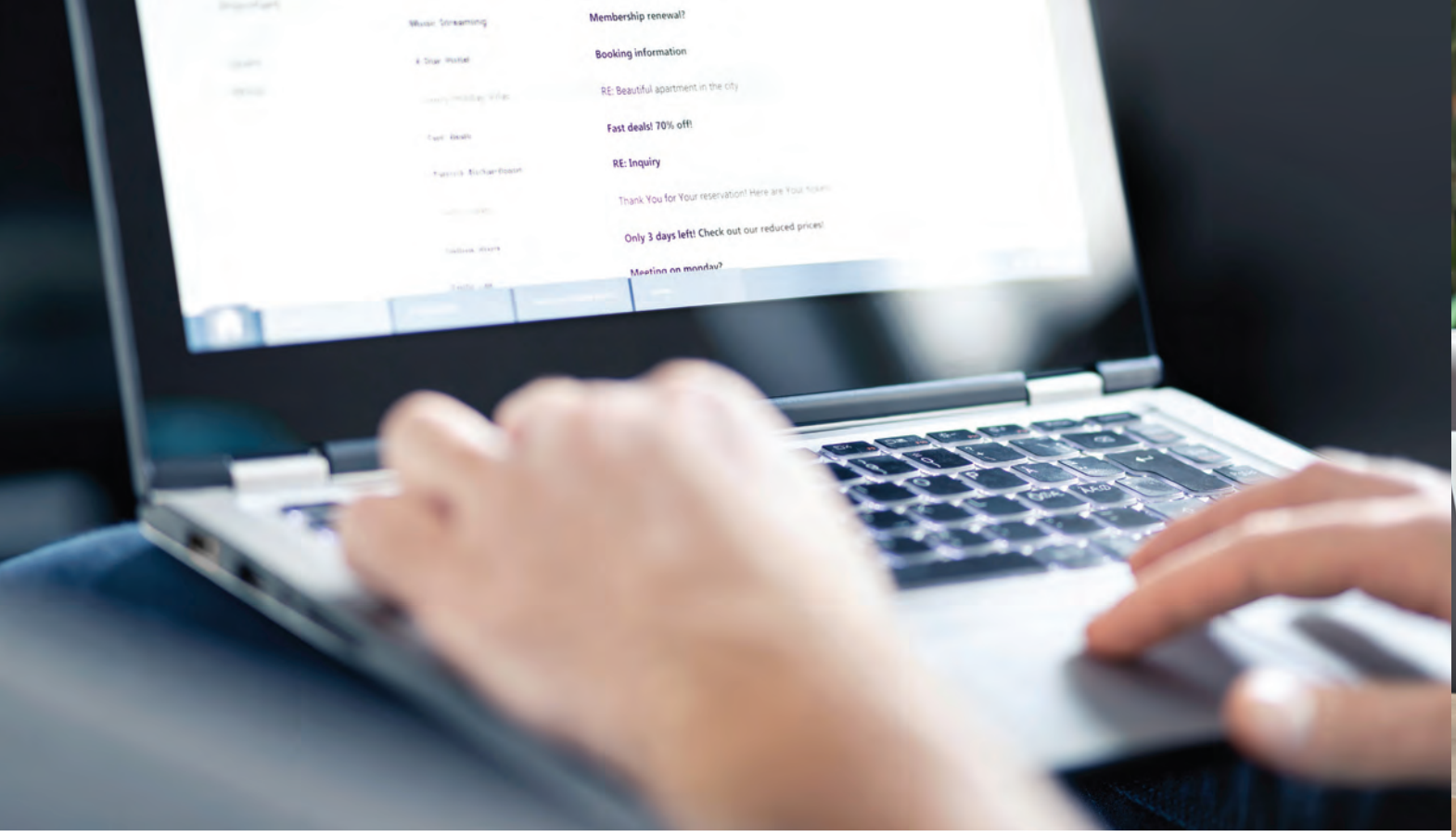
You can find detailed guidance on making a claim in the policy wording and on our website.

Our 24-hour claims number is 0345 606 0431.

Our address is Ansvar Insurance, 4th Floor, The Office, 1 Market Square, Circus Street, Brighton, BN2 9AS.

What governing law and language apply?

Our policies are governed by English law unless your legally registered address is in Scotland, in which case Scottish law will apply. We will communicate with you in English at all times.



Complaints procedure

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or by phone at any time as follows.

For all complaints other than legal expenses complaints

Ansvar Insurance
4th Floor, The Office,
1 Market Square,
Circus Street,
Brighton
BN2 9AS

Phone: **0345 60 20 999**
Email: **ansvar.complaints@ansvar.co.uk**

For legal expenses complaints

ARAG Legal Expenses Insurance Company Limited
Unit 4a
Greenway Court
Bedwas
Caerphilly
CF83 8DW

Phone: **0344 893 9013**
Email: **customer-relations@arag.co.uk**

Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will:

- investigate your complaint thoroughly and impartially;
- keep you informed of the progress of the investigation; and
- respond in writing to your complaint as soon as possible.

For more complicated issues, we may need a little longer to investigate and we may ask you for more information to help us reach a decision.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will tell you about your right to take the complaint to:

Financial Ombudsman Service
Exchange Tower, London, E14 9SR

Phone: **0800 023 4567**
Email: **complaint.info@financial-ombudsman.org.uk**
Website: **www.financial-ombudsman.org.uk**

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website which has been set up by the European Commission.

Website: **http://ec.europa.eu/consumers/odr/**

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

The Financial Services Compensation Scheme (FSCS)

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we cannot meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or contact the FSCS directly on **0207 741 4100** or **0800 678 1100**

INSURANCE ADVISOR

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**

www.ansvar.co.uk

If you would like this booklet in large print, Braille, or on audio tape or computer disc, please call us on 0345 60 20 999.

You can also tell us if you would like to always receive documents in another format.

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