



Special Event Connect

Cover for charities, churches, not-for-profit organisations and voluntary groups



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is especially designed
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Special Event Connect

Special Event Connect is especially designed for charities, churches, not-for-profit organisations and voluntary groups involved in organising, or exhibiting at, indoor and outdoor events.

The policy summary outlines the main features and exclusions of Ansvar's Special Event Connect policy – it does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or is unusual compared to other policies for special events that are available. We have also included additional information that may be of help to you.

Ansvar's Special Event Connect policy is underwritten by Ecclesiastical Insurance Office plc.

Events and Activities

Cover can be arranged to insure those events that would not be part of your regular activities and which may not therefore be covered under your organisation's general insurances e.g. joint charity activities or church celebrations.

Please note that:

- for events such as festivals, carnivals or fairs, we treat multiple activities held over one or more days and are under your control, as one event
- we include planning meetings and site visits (the period of insurance must allow for these)
- we include setting up, dismantling and removal as part of an event (the period of event must allow for this)

In addition to offering cover for single one-off events, we also offer a policy to cover a programme of events held over the period of a year (maximum period of 27 days for any one event).

Examples of events we can cover include barbecues, bazaars, bring and buy sales, camping, canoeing, car boot sales, charity auctions, coffee mornings, concerts, conferences, craft fairs, dances, exhibitions,

fetes, film shows, flower shows, fun days, fun runs, fund-raising events, garden parties, golf days, hill walking (no ropes), jumble sales, outings/excursions, parades/processions (excluding motor risk), quiz evenings, seminars, sponsored cycling (not racing or timed trials), sponsored walks, sports days/events, training courses, walking/trekking.

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

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

Why Ansvar

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

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

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

If you wish to find out more about Ansvar please go to the Ansvar website at www.ansvar.co.uk



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Standard Cover

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

- you may select a higher indemnity limit
- additional sections of cover can be added
- we include setting up, dismantling and removal as part of an event (the period of event must allow for this)

Optional Cover Available for:

- Employers Liability
- All Risks (for specified or miscellaneous property)
- Cancellation Expenses
- Money
- Personal Accident

Tax

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

Calculating Sums Insured

- Advice on sums insured and indemnity limits should be sought from your insurance advisor
- The selection of adequate sums insured remains the responsibility of the policyholder and these should be regularly reviewed
- When calculating sums insured, include VAT if applicable
- If the sums insured are not sufficient then claim payments may be reduced
- For computers specified under the All Risks section, include the cost of proprietary software and any specialist installation charges

Claims Settlement

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

Special Requirements

Section of Cover	Special Requirements
All Risks	Trailer security
Money	Record keeping Security for safes and strongrooms (including keys) Transit of money
Public and Products Liability	Insurance checks Use of bouncy castles or trampolines Participation in clean-ups or litter picks Second-hand goods Face painting

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

Policy Summary

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

Public and Products Liability

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

Excluding:

a) the following activities:

- i. abseiling, aerial activities of any kind, American football or Australian rules football, climbing requiring the use of hands as well as feet (other than children’s playground equipment), fire walking, firework and/or bonfire events except to the extent covered under the Firework Display Extension shown on the policy schedule, glacier walking or trekking, Gaelic football, gorge walking and the like, gymnastics, horse, pony or donkey riding of any kind, martial arts or fighting sports of any kind, parkour or freerunning, professional sport of any kind, racing or time trials (other than on foot), rugby, underground activities of any kind including but not limited to caving and potholing, weightlifting
- ii. football where:
 - your football team(s) is (are) participating in a league system (including official training and practice sessions)
 - you manage, control or organise a football league system
- iii. water activities (other than swimming, snorkelling, surfing, windsurfing or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity)

b) any activity that involves the use of: airborne lanterns, bicycles other than for normal road use, cables or wires, elastic ropes, fireworks or explosive items except to the extent covered under the Firework Display Extension shown on the policy schedule, land, kite or fly boards of any kind, land, sand or ice yachts of any kind, motorised fairground rides, roller blades, sandboards, skates, skateboards, skis, sleds, snowboards, snow tubes of any kind, toboggans water based play inflatables, weaponry

c) any activity that involves the ownership, possession or use by you or on your behalf, or by any person entitled to cover under this section, of any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped
- trailer used for carrying people (whether fare paying or not) for which compulsory motor insurance or security is not required

Public and Products Liability (cont.)

Professional suppliers activities: automatic cover for the following specified activities organised, run and supervised by professional suppliers of such activities under a business contract with you (cover would be subject to certain requirements being met in respect of insurance arrangements): abseiling, aerial runways, air rifle shooting, archery, assault courses, BMX riding, clay pigeon shooting, climbing wall, climbing with ropes, dry slope skiing or boarding, go-karting, gymnastics, horse, pony or donkey riding, ice skating, inflatable play equipment, javelin throwing, land, kite or fly surfing or boarding, land, sand or ice yachting, motorised fairground rides, paint-balling, roller blading, roller skating, rope courses, skateboarding, weightlifting, zip wires, zorbing

Public and Products Liability Extensions

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

Employers Liability

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

Employers Liability Extensions

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

All Risks

Cover	Limits	Significant Exclusions
Any loss, or damage, within the UK to property Cover for marquees, tents, inflatables and sports equipment restricted to: fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, impact, riot, civil commotion, storm, flood, falling trees or telegraph poles or lamp posts	Specified or unspecified property subject to its sum insured or limit	<p>£100 excess</p> <p>£250 theft excess for property in trailers</p> <p>£500 theft excess for property not kept in a securely locked building or vehicle</p> <p>£250 excess for weather damage to property in the open which is not designed to be kept in the open</p> <p>Theft from open or soft topped trailers</p> <p>Theft from unattended vehicles unless property is concealed and vehicle is locked</p> <p>Theft from buildings not occupied by you, except where entry or exit is by forcible or violent means</p> <p>Unexplained disappearance</p> <p>Wear and tear, vermin, mechanical or electrical breakdown, faulty workmanship, cleaning and restoring</p>

Cancellation Expenses

Cover	Limits	Significant Exclusions
Specific expenses and irrecoverable charges incurred due to your inability to proceed with, or the postponement or curtailment of, the whole of the event due to circumstances beyond the control of you, event organisers or supporters		<p>£250 excess</p> <p>Failure of a supplier or non-appearance of speaker or entertainment where booking arrangements are not confirmed in writing</p> <p>Financial failure or insolvency</p> <p>Industrial action or labour disputes</p> <p>Infectious or contagious diseases</p> <p>Lack of attendance or insufficient interest</p> <p>Orders or restrictions imposed by any local authority or the emergency services</p> <p>Venue unavailability due to work by contractors, other than emergency work</p> <p>Withdrawal or lack of finance</p>
Additional costs incurred in avoiding cancellation		
Failure of a supplier or non-appearance of a pre-booked speaker, celebrity, entertainer or musician where no suitable replacement is available		

Cancellation Expenses Extensions

Cover	Limits	Significant Exclusions
Adverse weather conditions that make starting or completing the event dangerous and irresponsible	20% of sum insured	Lack of attendance
Exhibitors – your extra costs because of your failure to vacate the venue due to causes beyond your control	£500	

Money

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

Money Extensions

Cover	Limits	Significant Exclusions
Misappropriation by an employee or volunteer	£2,500 any one person (£5,000 in any one period of insurance)	Losses not discovered within 14 days of the occurrence



Personal Accident

Cover	Limits	Significant Exclusions
Injury to you, employees and volunteers arising from accidents while working in connection with your event	Persons aged 16 to 80	<p>Serving in armed forces</p> <p>Specified sport and hazardous activities:</p> <p>abseiling, aqua-lung diving, boxing, cliff or rock climbing, earth balling, elastic rope sports or activities, firework displays, flying (except as a fare-paying passenger), football, hang-gliding, horse riding, hunting, martial arts, motor-cycling, motor-scooter, mountaineering, parachuting, polo, pot-holing, professional sport of any kind, racing (except on foot), rugby, water activities (except swimming), winter sports (including dry-slope skiing) and wrestling</p> <p>Use of powered woodworking machinery (other than hand tools), scaffolding (other than tower scaffolding) or chainsaws</p>
Death	£5,000 (maximum £5,000 if aged 76 to 80)	
Capital sum for permanent total disablement, including loss of hands, feet, eyes, hearing or speech	£5,000 (maximum £5,000 if aged 76 to 80)	
Temporary total disablement	£50 per week up to 104 weeks (maximum £50 per week if aged 66 to 75, £25 per week if aged 76 to 80)	
Dental expenses	£500 any one person	
In-patient hospital treatment benefit	£20 for every 24 hours in hospital up to £200 any one person	
Death and capital sums for children aged under 16 (OPTIONAL COVER)	£1,000 Nil per week	

Corporate Manslaughter

Cover	Limits	Significant Exclusions
Liability for legal costs and expenses incurred in defending criminal proceedings for an offence under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007, if cover is operative for: Employers Liability and / or Public and Products Liability	Indemnity limit £1,000,000 in any one period of insurance and in total for all policies issued by us to you where the claim relates to the same prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007	<p>Costs and expenses where indemnity is provided by any other policy, insurer or from any other source</p> <p>Costs of any remedial or publicity orders</p> <p>Proceedings consequent upon any deliberate act or omission</p>

Answers to Some Questions About the Policy

How long does the policy provide cover for?

a) Single event policy

- Cancellation Expenses, Public Liability, Employers Liability and Personal Accident covers start from the inception date of the policy
- All other sections of cover start from the event start date to the end of the event (this must include any days at the venue for setting up, dismantling and removal)
- All cover ends on the expiry date of the policy

b) Multi-event policy

- The policy normally runs for a period of 12 months from the inception date
- Cancellation Expenses cover starts from the date a venue is booked for an event
- No cover applies for events that start before the inception date or end after the expiry date of the policy

Approximately four weeks before the expiry date of the policy, you will be requested to give up to date information on your programme of events for the next 12 months in order that we may advise our terms for a new policy.

What if you want to cancel the policy?

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

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

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

- You may cancel the policy by giving us written instructions
- No refund of less than £10 will be made
- If you have made a claim in the current period of insurance then the full annual premium is due and no refund will be made
- We will refund the premium for the remainder of the period of insurance
- If the policy is a single event policy, where the event has started cover may be cancelled but no refund will be made

Have we the right to cancel the policy?

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

What if you need to make a claim?

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

0845 606 0431

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

What Governing Law and Language applies?

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

We will communicate with you in English at all times.



Complaints Procedure

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

Ansvar Insurance

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

Phone Ansvar Insurance on:

0845 60 20 999 or **01323 737541**

Email: ansvar.insurance@ansvar.co.uk

Our promise to you

We will aim to resolve your complaint within one business day

If this is not possible:

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

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

Financial Ombudsman Service (FOS)

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

Phone FOS on: **0800 023 4567** free if phoning from a 'fixed' line (for example a land line at home), or

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

Email: complaint.info@financial-ombudsman.org.uk

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



The Financial Services Compensation Scheme (FSCS)

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

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought.

The FSCS does not charge individual consumers for using its service.

The FSCS cannot help you if the firm you have done business with is still trading.

You can write to:

Financial Services Compensation Scheme
10th Floor, Beaufort House, 15 St Botolph Street,
London, EC3A 7QU

Visit the website: **www.fscs.org.uk**

Phone FSCS helpline on: **0207 741 4100** or **0800 678 1100**

The Ansvar Range

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

Home Connect Lifestyle

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

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

Connect Insurance Policies

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

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

Commercial Insurance

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

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

Please ask your insurance advisor for further details.

Ansvar Website

Ansvar policyholders have free access to risk management information via our website: www.ansvar.co.uk

Ansvar Online

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





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Insurance Advisor

Ansvar Insurance

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

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

Fax: **01323 644082**

Email: ansvar.insurance@ansvar.co.uk
www.ansvar.co.uk

Business division of:

Ecclesiastical Insurance Office plc
Registered Office: Beaufort House,
Brunswick Road, Gloucester GL1 1JZ
Registered No. 24869 England

Member of:

Association of British Insurers
Financial Ombudsman Service

Ansvar is a trading name of Ecclesiastical Insurance Office who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at: www.fca.org.uk/register/
Tel: **0800 111 6768**

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Insuring the heart of your community