



# HOUSEHOLD INSURANCE

Household Insurance that  
rewards responsible lifestyles



NO CLAIMS  
DISCOUNT UP TO  
**30%**



**Home Connect** is designed to especially appeal to individuals who are closely linked to the non-profit sector through either church membership and/or charity involvement such as voluntary work or regular personal giving.

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

### **Why Ansvar**

Ansvar is a leading general insurance company specialising in insuring non-profit organisations and connected individuals. Our ethical investment and trading policy precludes dealing with organisations predominantly involved in alcohol, tobacco, gaming and armaments.

In addition, we commit a portion of profits to helping charities involved in alcohol and drug education and rehabilitation.

Ansvar has been trading in the UK for over 40 years and is renowned for offering an excellent personal service and providing a fast and sympathetic response to claims.

## Summary

The policy cover summary outlines the main features and exclusions of Ansvr's Home Connect Insurance 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 home policies available. We have also included additional information that may be of help to you.

Cover for Home Connect is underwritten by Ansvr Insurance Company Limited. The Legal Expenses section of the policy is administered by DAS Legal Expenses Insurance Company Limited.

When you take out cover with us, we will issue a policy schedule detailing the cover provided and the property insured. The policy wording should be read in conjunction with the policy schedule.

## Options

Home Connect offers you a flexible choice of cover. For Contents you can choose between a bedroom-rated\* or select sum insured basis of cover. Optional sections of cover for All Risks, Buildings, Caravans, Personal Accident and Trustees' and Officers' Indemnity can be added to Contents, or just arrange cover for Buildings only.

### Bedroom-Rated (Contents)

\*To insure Contents under the bedroom-rated option, you must have:

- no more than 5 bedrooms (a room used as, or originally intended to be a bedroom but used for another purpose)
- total contents not exceeding £50,000
- total valuables not exceeding £12,000 (item limit of £3,000 - excluding items specified on All Risks section)
- our minimum level of security in your home depending upon the postcode area you live in.

### Selected Sum Insured (Contents)

Total valuables not exceeding 33% of the contents sum insured (item limit of £3,000 - excluding items specified on All Risks section).

## Discounts

Age of Policyholder	Discount
Age 50 to 59 years	10%
Age 60 years and over	12.5%

Lifestyle (cumulative discounts)	
Non-drinker (never drink alcohol)	5%
Non-smoker (for at least the last 6 months)	5%
Church/charity affiliation*	5%
*This means active church membership, charity voluntary work or tax efficient charity donations	

No Claims Discount	
No claim discounts apply depending on the number of years you have been insured without making a claim.	
1 year	10%
2 years	15%
3 years	20%
4 years	25%
5 years	30%

Policy details of your previous insurer will be required before the discount is allowed. In the event of a claim 'step back' will apply as follows:

Current NCD	Revised NCD	
	One claim	2 or more claims
10%	Nil	Nil
15%	Nil	Nil
20%	10%	Nil
25%	15%	Nil
30%	15%	Nil

Combined Buildings and Contents	
If both sections insured on the same policy	5%

Security	
NSI or SSAIB approved and maintained intruder alarm	10%
Other intruder alarms	5%
Membership of Neighbourhood Watch*	2.5%
*Not applicable if claiming an intruder alarm discount.	

Voluntary Excess (applies to all sections)	Discount
Additional £50	5%
Additional £100	7.5%

Applicable to Buildings Premium Only	
Age of Buildings	
1980 - 1989	10%
1990 - 1999	16%
2000 to date	20%

Higher Sum Insured	
Up to £69,999	0%
£70,000 to £99,999	5%
£100,000 to £199,999	7.5%
£200,000 and over	10%

# Household Insurance



## Tax

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

## Instalments

The premium (minimum £120) can be paid by Direct Debit in monthly instalments. A Direct Debit form and Credit Agreement will need to be completed and we will make the necessary arrangements with your bank or building society. We will issue you with an agreement regulated by the Consumer Credit Act.

## 24 Hour Help Lines

Provided by DAS Legal Expenses Insurance Company Ltd and available 24 hours a day, 365 days a year to assist at times of need or emergency:

- Counselling - confidential counselling service including, where appropriate, onward referral or professional services
- Eurolaw Legal Advice - advice on any personal legal problem
- Health and Medical Information - information on health, allergies, side effects of drugs, general fitness and non-diagnostic advice on medical matters. Information also available on self help groups and hospital waiting lists
- Tax Advice Service - confidential advice on personal tax matters.

For the following assistance services, you will be responsible for paying the costs for the help provided:

- Childcare Assistance Service - arrange a childminder in case of an emergency
- Domestic Assistance Service - help or repairs needed if you have a domestic emergency in your home such as a burst pipe, blocked drain, broken window or building damage
- Home Assistance Service - help finding cleaning staff, au pairs and housekeepers following an emergency
- Veterinary Assistance Service - help to find a vet if your pet is ill or injured.

## Index-Linking

Each month the sums insured are automatically increased:

- Buildings - linked to the House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors
- Contents and All Risks - linked to the Consumer Durables Section of the Retail Price Index.

Note: We do not index-link the contents sum insured for the bedroom-rated option.

## Calculating Sums Insured

The selection of adequate sums insured remains the responsibility of the policyholder and these should be regularly reviewed to ensure that they remain sufficient.

When calculating sums insured, include VAT to the extent that you may be liable to pay it. If the sums insured are not sufficient then claim payments may be reduced.

### Buildings

The cost of rebuilding as new including an additional amount to cover debris removal, architects' and surveyors' fees. Do not select a sum insured based on the market value of your home. If you do not have a current professional valuation, information on home rebuilding costs can be obtained from the Association of British Insurers website: [www.abi.org.uk](http://www.abi.org.uk) under 'Information Zone'.

### Contents, All Risks and Caravan Contents

The cost of replacement as new (for clothing and household linen a deduction should be made for wear and tear).

### Caravans

The market value or if under 12 months old, the cost of replacement as new.

## Claims Settlement

- The amount of any excess applicable will be deducted from the claim.
- The sum insured will be the most we will pay.
- We will not pay for any undamaged item solely because it forms part of a suite or set.

### Buildings

We will either pay the cost of repair or reinstating the buildings. A deduction will be made if the sum insured is not adequate or the buildings are in a poor state of repair or decoration.

### Contents, All Risks and Caravan Contents

We will either pay the cost of repair or replace or pay the cost for replacing as new. A deduction for wear and tear or betterment will be made if the sum insured is not adequate (allowing for wear and tear on clothing and bed linen).

### Caravans

We will either pay the cost of repair or replacement or pay the market value. If the caravan is under 12 months old at the time of loss and cost of repairs exceed 60%, we will pay the cost for replacing as new.

## key facts

## Policy Cover Summary

Refer to the policy wording for full details of cover, exclusions, and the General Conditions and General Exclusions. In most instances, for property damage losses the first amount of any claim is not covered (known as a policy excess).

COVER/LIMITS	SIGNIFICANT EXCLUSIONS
<b>Buildings</b> <b>The main events insured against are loss or damage caused by:</b> Fire, smoke, lightning, explosion or earthquake Theft or attempted theft Aircraft and other aerial devices falling from them Impact by trains, vehicles or animals Falling trees, branches, telegraph poles or lamp posts which cause damage to home Riot, civil commotion, labour and political disturbances Malicious people or vandals Storm or flood Freezing or bursting of any fixed plumbing installation including resultant damage to the installation Escape of water from specified installations Escape of oil from any fixed domestic heating installation Falling aerials, satellite dishes or masts Subsidence, heave or landslip Accidental breakage of fixed glass, sanitary fittings or ceramic hobs in fixed units Accidental damage to drain inspection covers and underground service pipes, cables and tanks for which you are legally liable Accidental damage (optional cover)	£50 excess £1,000 excess for subsidence, heave or landslip Theft or attempted theft, malicious damage and escape of water damage when home is left unfurnished or unoccupied for more than 30 consecutive days Damage to fences or gates by falling trees or posts or by storm or flood Tree felling, lopping or topping operations Property used for any business or profession Malicious damage by persons lawfully in the home
	Cost of maintenance and normal redecoration Faulty workmanship, defective design or materials Mechanical or electrical fault, breakdown or failure
<b>Buildings Extensions</b> Alternative accommodation and loss of rent up to 20% of buildings sum insured Fees and clearance costs	

## Policy Cover Summary (cont.)

COVER/LIMITS	SIGNIFICANT EXCLUSIONS
Buildings Extensions (cont.)	
Sale of the home	If insured under any other policy
Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property arising from ownership of buildings or land (including Defective Premises Act 1972) (indemnity limit of £2,000,000 including costs and expenses)	Liability assumed under contract Injury to members of the household or employees
<b>Contents</b>	
<p><b>The main events insured against are loss or damage caused by:</b></p> <ul style="list-style-type: none"> <li>Fire, smoke, lightning, explosion or earthquake</li> <li>Theft or attempted theft (limit £2,500 in garages and outbuildings)</li> <li>Aircraft and other aerial devices falling from them</li> <li>Impact by trains, vehicles or animals</li> <li>Falling trees, branches, telegraph poles or lamp posts</li> <li>Riot, civil commotion, labour and political disturbances</li> <li>Malicious people or vandals</li> <li>Storm or flood</li> <li>Freezing or bursting of any fixed plumbing installation</li> <li>Escape of water from specified installations (limit £1,000 in respect of metered water)</li> <li>Escape of oil from any fixed domestic heating installation (limit £1,000 in respect of loss of oil)</li> <li>Falling aerials, satellite dishes or masts (including loss or damage to them)</li> <li>Subsidence, heave or landslide</li> <li>Accidental damage (optional cover)</li> </ul>	<p>£50 excess</p> <p>Theft or attempted theft, malicious damage, escape of water damage and loss of oil when home is left unfurnished or unoccupied for more than 30 consecutive days</p> <p>Theft or attempted theft while home is lent, let or sub-let unless force is used to enter or leave</p> <p>Property used for any business or profession</p> <p>Malicious damage by persons lawfully in the home</p>
<b>Contents Extensions</b>	
Alternative accommodation (limit 20% of the sum insured)	
Christmas seasonal increase (10% increase in sum insured during December)	£50 excess
Clearance costs for removing contents debris	
Contents in the open (limit £500)	£50 excess Money and valuable property

Policy Cover Summary (cont.)	
COVER/LIMITS	SIGNIFICANT EXCLUSIONS
Contents Extensions (cont.)	
Contents temporarily removed (limit 15% of the sum insured)	<p>£50 excess</p> <p>While removed for sale, exhibition, or to a furniture depository</p> <p>Money and pedal cycles</p> <p>Theft unless force is used to enter or leave</p>
Fatal injury to you or your spouse as a direct result of fire or thieves in the home (limit £5,000 per person, £10,000 in total)	
Glass and mirrors in furniture and ceramic hobs	£50 excess
Home entertainment equipment (accidental damage cover)	<p>£50 excess</p> <p>Telephones, discs, tapes, records, computer software</p>
Household removal of contents (including accidental damage cover) undertaken by professional removal contractors	<p>£50 excess</p> <p>Money and valuable property</p> <p>Brittle items unless packed by professional removal contractors</p> <p>Loss or damage not reported within 7 days of delivery</p>
Liability to domestic employees (indemnity limit of £10,000,000 including costs and expenses)	Indemnity limit of £5,000,000 if Terrorism involved.
Occupier's and personal liabilities (indemnity limit of £2,000,000 including costs and expenses)	<p>Liability assumed under contract</p> <p>Any business, profession or occupation</p> <p>Injury to members of the household or employees</p>
Prams and wheelchairs anywhere in the British Isles, including accidental damage cover (limit £750)	£50 excess
Tenant's liability (limit 20% of the sum insured)	£50 excess
Title deeds (limit £750 for cost of preparing new deeds)	£50 excess
Unrecoverable court awards (limit £2,000,000)	

Policy Cover Summary (cont.)	
COVER/LIMITS	SIGNIFICANT EXCLUSIONS
Contents Extensions (cont.)	
Voluntary giving protection in the event of your unemployment, to your nominated church or registered charity (limit £750 in any one period of insurance)	The first 6 months are excluded under a new policy
Wedding gifts (10% increase in sum insured during 30 days before and after the wedding day of a member of the household)	£50 excess
<b>Contents also includes:</b>	
Credit Cards	
Financial loss following unauthorised use of bank or credit cards anywhere in the world (limit £750)	When card issuer's conditions of use have not been observed Losses not reported to the police within 24 hours of discovery
Freezer Contents	
Cover for deterioration of foodstuffs in refrigeration units (limit £500)	Food used for trade or business purposes
Legal Expenses	
Employment disputes Contract disputes Property protection and bodily injury Jury service Legal defence Tax protection (limit up to £50,000 for litigation costs)	Disciplinary hearings or internal grievance procedures Legal action without our agreement Disputes arising from any loan, mortgage, pension, investment or borrowing Fines, penalties or damages Liability assumed under contract Use or ownership of any motor vehicle
Money	
Accidental loss of money anywhere in the world in the custody of a member of the household (limit £500)	£10 excess Losses not reported to the police within 24 hours of discovery
Theft of Keys	
Replacement of external locks following theft of keys (limit £500)	

## Optional Covers

The following cover is also available for an extra premium

COVER/LIMITS	SIGNIFICANT EXCLUSIONS
<p><b>All Risks</b></p> <p>Accidental loss or damage to specified or unspecified valuables and personal possessions (such as jewellery, watches, cameras, mobile phones and other articles worn or carried about the person) anywhere in the British Isles and up to 60 days worldwide whilst in the custody of a member of the household (up to £1,500 single item limit available under unspecified cover and £250 limit for pedal cycles)</p>	<p>£50 excess</p> <p>Theft from unattended vehicles unless the property is hidden from view and all points of entry are closed and locked</p> <p>Theft of pedal cycles left unlocked away from the home</p> <p>Property used for any business or profession</p> <p>Sports equipment in the course of play</p> <p>Wear and tear</p>
<p>Note: A copy valuation or receipt is required for items over £3,000.</p>	
<p><b>Caravans</b></p> <p>Accidental loss or damage to caravan and caravan contents anywhere in the British Isles and up to 60 days in any period of insurance in the Continent of Europe whilst in the custody of a member of the household (limit £250 for any single item of caravan contents)</p>	<p>£50 excess</p> <p>Loss of use</p> <p>Loss or damage while let for hire or reward</p> <p>Mechanical or electrical fault, breakdown or failure</p> <p>Theft of/from unattended caravan unless all points of entry are closed and locked and caravan immobilised by a wheel clamp or hitchlock</p> <p>Wear and tear</p>
<p><b>Caravan Extensions</b></p> <p>Transportation costs to the nearest suitable repairer and subsequent delivery back to the home or site</p> <p>Accommodation expenses (limit £25 per person per day and £150 in total)</p> <p>Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property as owner or occupier of the caravan (indemnity limit of £2,000,000 including costs and expenses)</p>	<p>Liability assumed under contract</p> <p>While caravan being towed by a vehicle</p>

## Optional Covers (cont.)

COVER/LIMITS	SIGNIFICANT EXCLUSIONS	
<b>Personal Accident</b>		
Injury to named persons (aged 16 to 70 inclusive) anywhere in the world caused by external violent and visible means Benefits shown below represent one unit of cover (maximum of 10 units available)	Illness or disease Specified sport and hazardous activities (refer to policy wording for full details) Under the influence of intoxicants or drugs	
Death benefit		£1,000
Capital sum for loss of limbs, eyes or permanent total disablement		£1,000
Total and irrecoverable loss of speech or hearing		£1,000
Temporary partial disablement		£4 per week up to 104 weeks
Temporary total disablement		£10 per week up to 104 weeks
<b>Trustees' and Officers' Indemnity</b>		
Available to individuals who act as a trustee or officer of a registered charity (recognised charity in Scotland). Damages and legal costs arising from a 'wrongful act' committed by you as a trustee, such as libel, slander, breach of duty or breach of trust, breach of contract or breach of warranty (indemnity limit of £25,000 including costs and expenses in any one period of insurance)	£100 excess Professional services provided by you like legal, medical or financial advice Liability assumed under contract Losses caused intentionally or recklessly Pre-existing circumstances	
Loss of documents (other than computer systems records) relating to your work for a charity or any legal liability resulting from such loss (limit £5,000 including costs and expenses in any one period of insurance)	£100 excess	
<b>Fidelity Cover Extension</b>		
Fidelity cover - dishonest acts committed by a trustee or officer other than you, and for which you are legally responsible but are not reasonably recoverable from the trustee responsible (limit £25,000 including costs and expenses in any one period of insurance)	£100 excess Liability otherwise excluded under this Section	

Optional Covers (cont.)	
COVER/LIMITS	SIGNIFICANT EXCLUSIONS
<b>Working from Home</b> Office equipment owned and used by you in the home for business purposes (limit £5,000) <b>Additional optional cover:</b> Public liability cover for clerical-only type businesses (indemnity limit of £2,000,000 including costs and expenses)	£50 excess  Professional: advice, error, negligence or services Treatment other than first aid Injury to members of the household or employees Liability assumed under contract

## Answers to Some Questions About The Policy

### How long does the policy provide cover for?

The insurance contract normally runs for a period of 12 months from the inception date shown in the policy schedule.

Approximately 4 weeks before the expiry date, we will send a renewal notice advising our terms for the next 12 months.

### What if you want to cancel the policy during the cooling-off period?

If you are a private customer and you decide within 14 days of receiving your policy document that it does not meet your requirements, you can write to us confirming your decision and return all the documents. No charge will be made and any premium you have already paid

will be refunded provided there are no claims notified or pending.

### What if you want to cancel the policy after the cooling-off period?

You may cancel the policy by giving us notice in writing. You will be entitled to a proportionate refund of your premium, less an administration charge (currently £10 + IPT), as long as you have not made a claim during the current period of insurance. If you have made a claim then the full annual premium is due.

### Our right to cancel

Ansvar also have the right to cancel the policy by giving you 7 days notice in writing. If we cancel the policy, we will refund the premium for the unexpired period of insurance.

## **What if you need to make a claim?**

To report a new claim or make an enquiry about an existing claim, write, phone, fax or email Ansvr (office hours 9am to 5pm, Mondays to Fridays).

For Legal Expenses claims contact DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

## **What if you have a complaint?**

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your insurance advisor or Ansvr.

You can make your complaint in writing or verbally to the General Manager or any manager at:

### **Ansvr Insurance Company Limited**

Ansvr House, St. Leonards Road,  
Eastbourne, East Sussex, BN21 3UR  
Tel: 0845 6020999 Fax: 01323 419800  
Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)  
[www.ansvar.co.uk](http://www.ansvar.co.uk)

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ansvr Insurance.

- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

### **Financial Ombudsman Service**

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

Tel: 020 7964 1000

Fax: 020 7964 1001

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

- If you are a business or charity with an annual turnover of less than £1 million, you can ask the Financial Ombudsman Service to review your case.

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

## **The Financial Services Compensation Scheme (FSCS)**

This scheme was set up under the terms of the Financial Services and Markets Act 2000.

The aim of FSCS is to protect private and small business customers should an insurer go out of business and be unable to meet its liabilities or pay claims. In this event it is likely that the FSCS would consider churches and charities similarly to small companies i.e. you may be entitled to compensation depending upon your income and the number of people you employ.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation.

The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

- For compulsory insurance, such as third party motor insurance, the full amount of the claim or unused premiums is protected in full.
- For non-compulsory insurance, such as property insurance, the first £2,000 of a claim or policy is protected in full followed by 90% of the remainder.

For further information:

### **Financial Services Compensation Scheme**

7th Floor, Lloyds Chambers,  
Portsoken Street, London E1 8BN

[www.fscs.org.uk](http://www.fscs.org.uk)

Tel: 020 7892 7300

## Home Security

Adequate insurance may well protect you from financial loss caused by theft, but it cannot make up for the resulting inconvenience or distress. Nor can it replace items of great sentimental value. It makes sense to take early action to prevent a break-in rather than having to resort to improving security after someone has entered your home.

### Alarm Systems

A professionally installed and maintained intruder alarm system augments a good level of physical security. The alarm company should be approved by one of the following organisations, which are UKAS (United Kingdom Accreditation Service) accredited:

- NSI (National Security Inspectorate) - previously NACOSS or ICON
- SSAIB (Security Systems and Alarms Inspection Board).

### Smoke Detectors (fire safety)

Smoke detectors suitably positioned in your home (refer to manufacturer's fitting instructions) can provide the vital early warning of fire and smoke. Remember to regularly test battery operated smoke detectors.

## Doors



Fig. A  
Mortise deadlock

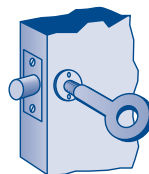


Fig. B  
Key operated  
mortise bolt

## Windows



Fig. C  
Sash window lock

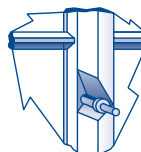


Fig. D  
Wood casement  
window lock

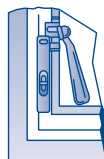


Fig. E  
Metal casement  
window lock

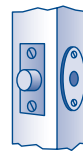


Fig. F  
Key operated  
mortise lock

## Minimum Level of Security

### Security Level 1

Home self-contained with a lockable front door under your sole control.

### Security Level 1A

#### Windows

Opening windows on the ground floor and other windows easily accessible from the outside must be fitted with key operated window locks or permanently screwed shut. Louvres in windows on the ground floor and on other easily accessible windows must be permanently fixed in place.

### Security Level 2 Requirements

Doors and windows to be closed and all locks to be put into operation whenever the home is left unattended (no responsible adult person within the home) or, each night after the occupants have retired to bed (windows in occupied rooms excluded).

#### External Single Doors

The final exit door must be fitted with either a 5 lever mortise deadlock and 7" box striking plate OR multi-point locking system with at least 3 locking points in addition to a horizontal deadbolt or hook bolt.

Other external doors must be fitted with either a 5 lever mortise deadlock or with key operated security bolts fitted top and bottom and used in addition to any existing lock.

Aluminium or UPVC framed double glazed doors must be fitted with an integral multi-point locking system of at least 3 locking points in addition to a mortise deadlock.

#### External Double Doors

External double doors must be fitted with a 5 lever mortise deadlock and internal flush bolts or mortised rack bolts must be fitted top and bottom on the first closing leaf.

#### Patio Doors

Multi-point locking system with at least 3 locking points with mushroom headed, hook or shoot bolts OR existing lock with key operated patio door locks top and bottom.

#### French Doors

Key operated security bolts top and bottom on each leaf in addition to the existing lock (flush bolts top and bottom acceptable for the first closing leaf).

## **Security Level 2A Requirements**

Non-approved alarm system (not installed and maintained by a NSI/SSAIB approved alarm company) installed and under a maintenance contract with the alarm company. Alarm system to be set whenever the home is left unattended (no responsible adult person within the home) or, each night after the occupants have retired to bed (occupied rooms excluded).

## **Security Level 3 Requirements (in addition to those listed for LEVEL 2)**

### **Windows**

Opening windows on the ground floor and other windows easily accessible from the outside must be fitted with key operated window locks or permanently screwed shut. Louvres in windows on the ground floor and on other easily accessible windows must be permanently fixed in place.

## **Security Level 3a Requirements**

### **Alarm System**

Alarm system installed and under a maintenance agreement with an approved alarm company belonging to:

- NSI (National Security Inspectorate), or
- SSAIB (Security Systems and Alarms Inspectorate Board).

Alarm system to be set whenever the home is left unattended (no responsible adult person within the home) or, each night after the occupants have retired to bed (occupied rooms excluded).

### **Important Note**

If cover under your policy has been made subject to security requirements, you will be informed as to the SECURITY LEVEL that applies. We may not pay a claim for loss or damage by theft or attempted theft if the security requirements have not been complied with.

## Household Insurance



### The Ansvar Range

#### Lifestyle Connect

Lifestyle Connect is designed for those individuals who are closely linked to the not-for-profit sector.

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

- Motor Connect
- Travel Connect

#### Connect Policies

The Connect range includes a wide range of policies which offers broad and flexible cover for churches, care homes, charities and other voluntary groups.

- Care Home
- Charity Connect
- Charity Shop
- Christian Bookshop
- Church Connect
- Church Fellowship
- Commercial Vehicle
- Community Groups
- Minibuses
- Residential Combined
- Special Events
- Financial Indemnity

### Other Ansvar Policies

- Business
- Office
- Shop

*Please ask your insurance advisor for further details*



Insurance Advisor



Ansvar Insurance Company Limited  
Ansvar House, St. Leonards Road  
Eastbourne, East Sussex, BN21 3UR  
Tel: 0845 6020999 Fax: 01323 419800  
Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)  
[www.ansvar.co.uk](http://www.ansvar.co.uk)

Registered Office: Beaufort House,  
Brunswick Road, Gloucester, GL1 1JZ  
Registered No. 661060 England

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Member of:  
Association of British Insurers (ABI)  
Financial Ombudsman Service

Ansvar is authorised and regulated by  
the Financial Services Authority (FSA).  
Our FSA Register number is 202019.

To check these details on the FSA's Register:  
[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)  
Tel: 0845 606 1234

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INVESTOR IN PEOPLE

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