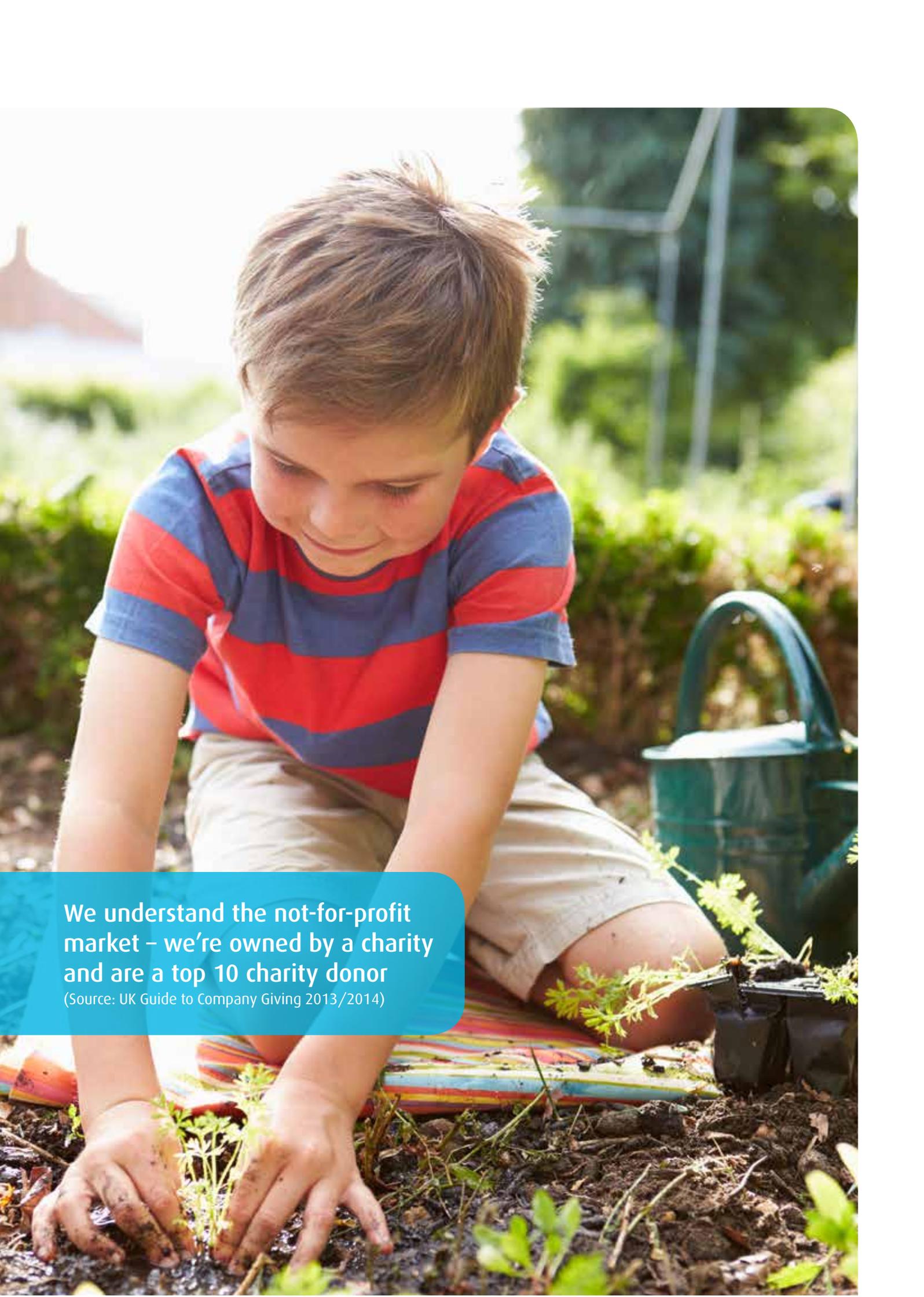




Why choose Ansvar?



**We understand the not-for-profit market – we're owned by a charity and are a top 10 charity donor**

(Source: UK Guide to Company Giving 2013/2014)

# The Ansvar Story

Ansvar's roots go back to 1932 when we were founded in Sweden – Ansvar actually means responsibility in Swedish. In 1959 the company expanded into the UK opening offices in London, and in 1975 we moved to our current home in Eastbourne, East Sussex.

Initially our business centred around personal home insurance, but our strong connections with the Church over the years was the catalyst for the development of specialist commercial policies for the not-for-profit sector – charities, churches and voluntary groups who make a positive contribution to society.

Today Ansvar has developed to become one of the UK's leading charity insurers and is a business division of Ecclesiastical Insurance – providing protection for over 40,000 charity and voluntary groups between us.

## Social responsibility

Being owned by a charity ourselves means we share many of the ideals of those we insure and each year we donate a share of our profits to our owners, Allchurches Trust, as well as organisations involved in alcohol and drug education and rehabilitation, particularly for young people.

We work with insurance intermediaries who have extensive knowledge of the faith and charity sectors and we are committed to:

- Understanding the general insurance needs of the not-for-profit sector
- Providing a tailored range of competitive products for charities, churches, voluntary groups and connected individuals
- A clearly defined ethical trading and investment policy

## Award winners

We are proud to have been named Insurance Company of the Year at the Better Society Awards 2015, an annual event that honours commercial companies whose efforts extend beyond commercial success and make valuable contributions to society.



# Insuring the heart of your community



Ansvar staff volunteering at Chestnut Tree House

**£55m Donations to Charity**  
25% of our pre-tax profits have been donated to charity in the last 5 years

## Our ethos

Being socially responsible means we share many of the ideals of those we insure and that we don't work with companies whose businesses revolve around alcohol, tobacco, gaming and armaments.

Each year we allocate a share of our profits to charities that attempt to prevent drug and alcohol related abuse, helping to safeguard communities. These charities include:



### Adfam

A drug and alcohol charity supporting family members affected by addiction.



### Be your Best Foundation

A drug and crime prevention initiative in the form of a performing arts competition for schools and colleges.



### Coram & Life Education



Coram is one of the oldest charities in the UK (established in 1739) educating children in making responsible choices in life. Life Education is now a part of Coram and helps over 800,000 children across the UK every year by teaching them about healthy eating, drugs and alcohol, forming positive friendships and valuing their own self worth.

## Our people

We understand the needs and challenges that the charity and not-for-profit sectors face today. Many of us are trustees and volunteers ourselves and bring empathy to our role as insurance professionals.

Each year, we are given a day out of the office to volunteer for a charity of our choice.

Fundraising within the office is also very active, with significant contributions being made to various good causes.



"Ansvar's commitment to the not for profit sector was one reason that I chose to work for them. I have been raising money for Meningitis Now for a number of years, organising events and cycling to John O'Groats. This involvement gives me first-hand experience of some of the issues that face this sector."

Duncan Tuffrey, Sales and Marketing Director

# Insuring the needs of your organisation

## What we do best

We recognise the diverse and sometimes complex nature of the risks and financial exposures your organisation may face.

Working closely with your insurance broker, we are able to provide you with a tailored insurance offering at a competitive premium to suit your needs.

## Our risk management approach

Good risk management is an effective way to minimise the chances of a claim happening. We provide policyholders with risk management advice which is well received, and we reward our customers who have adopted good risk management practice.

For some cases we are able to offer a free survey which is a key benefit of our service.

All of our surveyors are qualified, experienced and able to discuss appropriate legislation and provide you with guidance and assistance on all aspects of risk management.\*

\* subject to eligibility

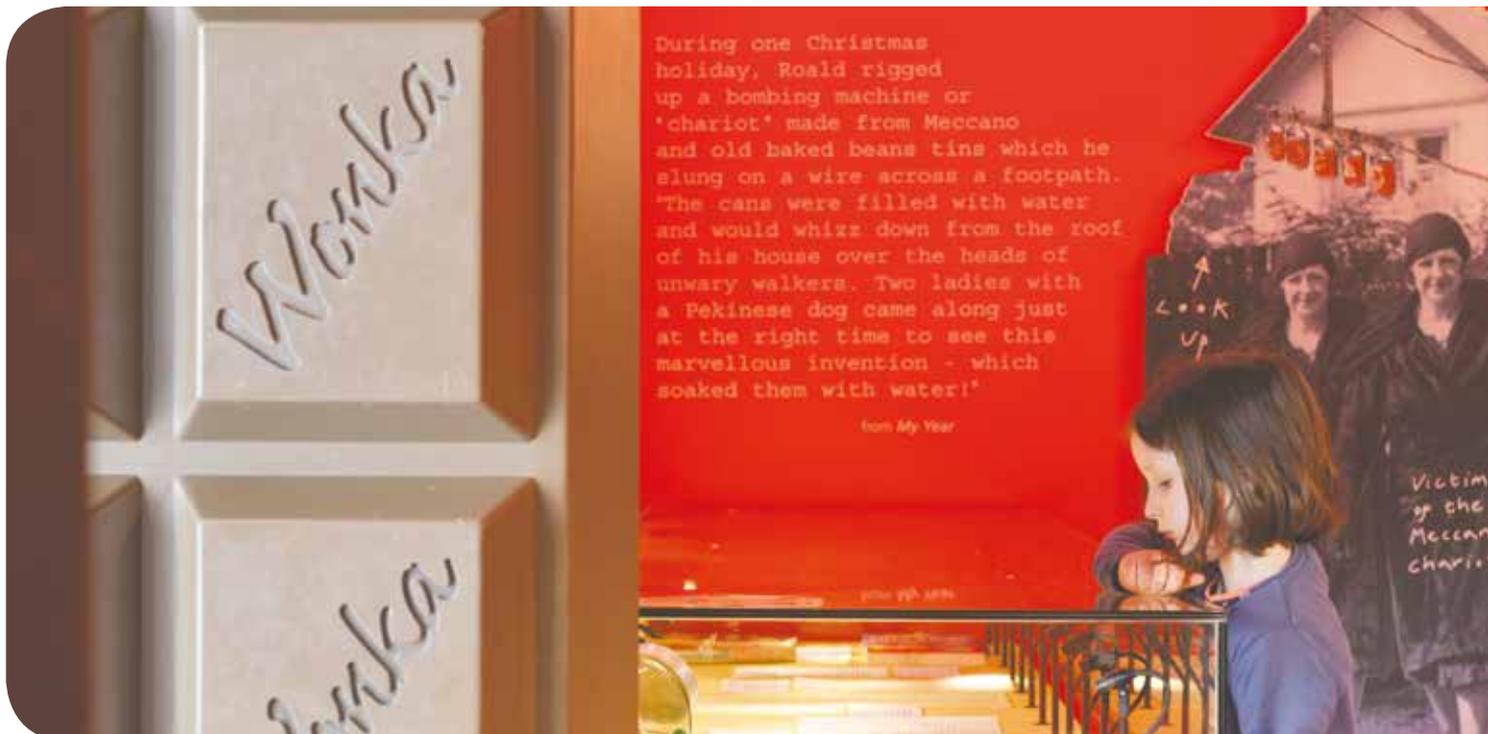
## Our specialist building valuation advice

With so many years' experience in valuing buildings of many different shapes and sizes, our surveyors can provide specialist building insurance valuation advice\* on both modern and historic properties.

This means you can have the peace of mind knowing that adequate protection is in place if you accept their advice.

## Some words from the Roald Dahl Museum

"Ansvar have been our insurers for the past 13 years. We have renewed our insurance with them as they have, once again, quoted very competitively for the specialist cover required by the Roald Dahl Museum and Story Centre, adapting the cover to best suit our needs. Ansvar have handled any claim quickly and efficiently and we are happy to continue doing business with them."



# Our claims approach

People only really get to know their insurer when they need to make a claim.

That's why we are dedicated to ensuring the highest levels of customer satisfaction and are proud that over 90% of our customers are very or extremely satisfied.\*\*

In the event of a claim, we will work swiftly and will deal with your claim fairly.

We'll also make sure you are updated on the progress of your claim and give you direct access to one of our claims handlers.

\*\*Source: Average score of all 2014 surveys undertaken on Survey Monkey

## Our claims promise

We're here when you need to make a new claim – 24 hours a day, 7 days a week.

You can claim by telephone, by email, by fax or online.



## Defending your organisation

As a specialist insurer, we know how important it is to safeguard your reputation so we will adopt a pro-active approach to protecting your interests if a third party liability claim is ever filed against your organisation.

## Claims case study

In a recent claim, which we successfully defended, a volunteer was claiming for a back injury after allegedly tripping over an object on the premises.

The description of the incident and resulting injuries did not match up and our claims team became suspicious. Photographs of the area taken immediately after the incident also showed that there were no obstacles that could have caused the trip.

Despite the risk of significant court costs, we supported our client and defended the claim.

As the case proceeded, the claimant made a number of offers to settle which were rejected and ultimately the claimant withdrew the case.

Our client was extremely pleased with the result and importantly, we were able to help maintain the reputation of the charity.

## Testimonials

**“Thank you for the professional manner in which our claim was handled from start to finish.”**

**“We were pleased with the way Ansvar handled and settled our claim following the recent break-in at our Church.”**

**“We were so impressed to receive telephone support in the early hours of the morning.”**

# Why choose Ansvar?

## Case study

### Proving our worth

The Poppy Factory has been making poppies, wreaths and crosses for over 90 years and provides work for disabled veterans who are in need of rewarding and sustainable employment.

Their insurance portfolio was presented to us by a new broker who was keen to work with a specialist charity insurer. Our appetite for insuring organisations that make a positive contribution to society combined with our own charity ownership, set us apart and positioned us as a good fit.

### What difference did we make?

A quote was needed quickly, so we responded by giving an indicative premium to prove that we were competitive.

Important information on risk management was swiftly established by the broker liaising closely with the client.

Having this information enabled us to address the underwriting considerations in more detail and to fine-tune our pricing, recognising positive risk management features.

Working in advance of renewal and with the most up-to-date information, also enabled our underwriter to focus on special areas of cover that were deemed necessary in protecting the assets and liabilities of the charity. In effect, the insurance programme was tailored to cover a wide range of insurance exposures, many of which would not be automatically covered under a standard policy.

We were delighted when the client accepted our terms. We then arranged for a survey to be completed and were able to offer detailed risk management advice which would help minimise the potential of any future claims. During the survey we also included a free valuation. This ensured that the building was adequately insured, giving the Trustees peace of mind.

In all, this was a great example of working together in a tripartite relationship – involving the client, the broker and Ansvar.

Working this way enables us to assess risk using the most up-to-date information, to gain a deeper insight into how organisations operate and to offer our very best terms.



**Rated A**

**We are stable, secure and rated  
A Stable by A.M. Best and A-  
Stable by Standard and Poors**

**Ansvar Insurance**

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**Business division of:**

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**Member of:**

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07/15

**ansvar**   
Insuring the heart of your community