

# CHARITY CONNECT PROPOSAL FORM



**Ansvar Insurance Company Limited**  
Ansvar House, St Leonards Road,  
Eastbourne, East Sussex, BN21 3UR  
Telephone: 01323 737541  
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Agent   
Agent No.  Agency Ref.   
Quote Ref./Policy no.

Please use BLOCK CAPITALS and, where applicable, answer the questions by putting a [✓] in the square adjoining the correct answer. If you [✓] any of the shaded boxes please provide details.



Cover is only available to those organisations recognised as charitable by law and able to demonstrate public benefit

## PROPOSER'S DETAILS

Full name of charity/organisation (state full legal entity including, where appropriate, the Committee/Trustees for the Time Being etc).

### Type of charity/organisation (✓ one or more):

Recognised Charity  Applying for charity status  Registered charity   
Limited by guarantee  Charitable Incorporated Organisation  Charity registration number   
Voluntary organisation  Not for profit company/organisation

### Risk address(es):

1)   
  
2)

Postcode

Postcode

### Name and address for correspondence (if different from risk address):

Postcode

### Telephone numbers

Office  Daytime (if different)

### Other contact numbers

Fax  E-mail address   
Website address

### Period of Insurance

From  To

Do you have any other policies with Ansva? Yes  No

If YES, provide details

### Please indicate if you would like details of the following:

Church Connect  Charity Shops  Charity Minibus  Community Groups  Home Connect  Special Events  Travel Connect   
Insurance cover arranged with HSB Houghton Engineering Services Ltd. for: Contractors All Risks  Engineering (statutory inspections)

## COVER OPTIONS

### Package covers (Bronze, Silver and Gold) are only available to charities/organisations with:

- an income up to £250,000
- a wage roll of up to £100,000
- a maximum of 500 volunteers/members

Select cover is available for charities/organisations over these limits or wishing to choose only certain sections of cover.

### Choose the option you require:

- Financial Indemnity**  See separate proposal form and brochure for Legal Expenses, Loss of Reputation and Trustees Indemnity cover only. Optional sections of cover available for Fidelity Guarantee and Professional Indemnity. Note: only under a separate Financial Indemnity Insurance can we offer cover for subsidiary companies.
- Bronze**  Complete sections of cover A to E plus any additional sections of cover you require.
- Silver**  Complete sections of cover A to K plus any additional sections of cover you require.
- Gold**  Complete sections of cover A to P plus any additional sections of cover you require.
- Select**  Complete sections of cover you require (**Note that some sections of cover may not be available in isolation**). Legal Expenses cover is mandatory unless the wage roll for the charity/organisation is over £100,000.

### Sections of cover available:

		Bronze	Silver	Gold
<b>A</b>	Contents new for old + accidental damage (sum insured as required)#	✓	✓	✓
<b>B</b>	Employers Liability (£10 million indemnity limit)	✓	✓	✓
<b>C</b>	Legal Expenses (£100,000 indemnity limit)	✓	✓	✓
<b>D</b>	Personal Accident (£100 per week / £10,000 capital sums)	✓	✓	✓
<b>E</b>	Public & Products Liability (£2 million indemnity limit)	✓	✓	✓
<b>F</b>	All Risks (£2,000 / £1,000 single item limit)	Opt	✓	✓
<b>G</b>	Book Debts (£10,000 sum insured)	Opt	✓	✓
<b>H</b>	Business Interruption - Extra Expenses (£25,000 - 12 month indemnity period)	Opt	✓	✓
<b>I</b>	Loss of Reputation (£5,000 sum insured)	Opt	✓	✓
<b>J</b>	Money (£2,000 transit & during working hours / £1,000 safe)	Opt	✓	✓
<b>K</b>	Trustees Indemnity (£100,000 indemnity limit)	Opt	✓	✓
<b>L</b>	Computer Breakdown (£5,000 loss of data / £5,000 hardware)	Opt	Opt	✓
<b>M</b>	Fidelity Guarantee (£25,000)	Opt	Opt	✓
<b>N</b>	Goods in Transit (£2,000 sum insured for own goods in own vehicles)	Opt	Opt	✓
<b>O</b>	Motor Policy Compensation (£250 sum insured per driver)	Opt	Opt	✓
<b>P</b>	Refrigerated Contents (£500 sum insured)	Opt	Opt	✓
<b>Q</b>	Buildings	Opt	Opt	Opt
<b>R</b>	Loss of Licence	Opt	Opt	Opt
<b>S</b>	Professional Indemnity	Opt	Opt	Opt
<b>T</b>	Property Owners Liability	Opt	Opt	Opt
<b>U</b>	Terrorism (property damage and Business Interruption covers)	Opt	Opt	Opt

**Note: higher indemnity limits and sums insured or additional cover can be chosen over the package limits at extra premium.**

# Silver and Gold packages include stock up to £2,000 sum insured.

## COVER REQUIRED

If you [✓] any of the shaded boxes please provide details.

**A - CONTENTS** Do you require cover? (if YES, complete supplementary cover questions) Yes  No

The sum insured should represent the full cost of replacement as new apart from stock.

Do not include items specified in the All Risks section.

Type of cover: Standard  Standard plus accidental damage

	Location 1	Location 2
Electronic equipment (including computers)	£	£
Stock of wines, spirits and tobacco products (cost price)	£	£
Stock in trade - excluding wines, spirits and tobacco goods (cost price)	£	£
Donated stock (should be based on second-hand value)	£	£
Contents - charity furniture, fixings, fittings, plant, machinery, appliances, documents, data and all other contents for which you are responsible, but excluding items specified under the All Risks section	£	£

**B - EMPLOYERS LIABILITY** Do you require cover? (if YES, complete supplementary cover questions) Yes  No

**C - LEGAL EXPENSES** Do you require cover? (mandatory for charities/organisations with a wage roll of less than £100,000)

(Administered by DAS Legal Expenses Insurance Company Ltd with a £100,000 indemnity limit) Yes  No

**D - PERSONAL ACCIDENT** Do you require cover? (refer to brochure for cover and age limits) Yes  No

State benefit required: £100pw/£10,000  £150pw/£15,000  £200pw/£20,000  £250pw/£25,000

**E - PUBLIC & PRODUCTS LIABILITY** Do you require cover? (if YES, complete supplementary cover questions) Yes  No

State the indemnity limit required: £2 million  £3 million  £5 million  £10 million

**F - ALL RISKS** Do you require cover? Yes  No

State the geographical area of cover and sum insured required (use an additional sheet if needed)

British Isles	Worldwide	Premises Only	Unspecified charity/organisation property (excludes money)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£500 single article limit (minimum sum insured £1,000)	<input type="checkbox"/>
			£1,000 single article limit (minimum sum insured £2,000)	<input type="checkbox"/>
			£1,500 single article limit (minimum sum insured £3,000)	<input type="checkbox"/>
			£2,000 single article limit (minimum sum insured £4,000)	<input type="checkbox"/>
				£
			Specified item(s) description (make/model etc.)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		£
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		£
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		£

**G - BOOK DEBTS** Do you require cover? Yes  No

State the sum insured required: £10,000  £

**H - BUSINESS INTERRUPTION** Do you require cover? Yes  No

State the: (a) cover required: Loss of income  Extra Expenses only  Gross Profit

(b) indemnity period: 12 months  18 months  24 months  36 months

(c) sum insured required £ \*

Do you require cover separately for Rental Income? Yes  No

State the: (a) indemnity period: 12 months  18 months  24 months  36 months

(b) sum insured required £ \*

\*Note: multiply annual sum insured by 1.5, 2 or 3 for the respective 18, 24 or 36 months indemnity periods

Do you require 133% Declaration-linked inflation provision of cover? (available only on Gross Profit) Yes  No

**I - LOSS OF REPUTATION** Do you require cover? (if YES, complete supplementary cover questions) Yes  No

State the sum insured required: £5,000  £10,000

**COVER REQUIRED***If you [✓] any of the shaded boxes please provide details.***J - MONEY** Do you require cover? Yes  No 

State the sum insured required including the benefit for Personal Accident Assault:

- (a) in transit (to and from bank) or in a bank night safe £
- (b) in a locked safe outside working hours (state make and model)  £
- (c) on the premises during working hours £
- (d) PA Assault £100pw/£10,000  £150pw/£15,000  £200pw/£20,000  £250pw/£25,000

**K - TRUSTEES INDEMNITY** Do you require cover? (if YES, complete supplementary cover questions) Yes  No *(only available to registered or recognised charities)*State the indemnity limit required: £250,000  £500,000  £1 million **L - COMPUTER BREAKDOWN** Do you require cover? (if YES, complete supplementary cover questions) Yes  No 

State the sum insured required for: (a) Computer equipment: £5,000  £10,000  £25,000

*(condition of cover that data is regularly backed up)* (b) Loss of data: £5,000  £10,000  £25,000

**M - FIDELITY GUARANTEE** Do you require cover? (if YES, complete supplementary cover questions) Yes  No State indemnity limit required: £25,000  £50,000  £100,000 **N - GOODS IN TRANSIT** Do you require cover? Yes  No Do you require cover for sending goods by post or haulier? Yes  No 

State: (a) estimated annual sendings £

(b) consignment limit (*the maximum any one loss in vehicles or in a location*) £  (c) package limit £

Do you require cover for your own goods in own/leased/hired vehicles? Yes  No 

State: (a) maximum number of vehicles owned, hired or leased by you at any one time

(b) maximum sum insured for any one vehicle owned, hired or leased by you (including trailer) £

(c) whether your vehicles are fitted with: alarm system  immobiliser  locks in addition to manufacturer's

**O - MOTOR POLICY COMPENSATION** Do you require cover? Yes  No State the sum insured per driver: £250  £350  £400  £500 Number of registered voluntary drivers:  (*a current list of approved drivers must be kept and be available on request*)**P - REFRIGERATED CONTENTS** Do you require cover? (*maintenance contract required for units over 10 years old*) Yes  No State (a) maximum sum insured per refrigeration unit £  and (b) total sum insured required £ **Q - BUILDINGS** Do you require cover? (if YES, complete supplementary cover questions) Yes  No *The sum insured should represent the cost of rebuilding as new including an amount to cover debris removal, architects' and surveyors' fees and an allowance for VAT if applicable.*Type of cover: Standard  Standard plus accidental damage 

Buildings (including any outbuildings, boundary walls, fences and landlords fixtures and fittings)

Tenants improvements

Do you require subsidence cover? Yes  No Do you require Day One (non-adjustable) inflation provision of cover? Yes  No Select % required (available in 5% bands from 5% to 50%)  %**R - LOSS OF LICENCE** Do you require cover? (if YES, complete supplementary cover questions) Yes  No *(only available when you are the occupier and owner of the insured premises)*State the sum insured required: £25,000  £50,000  £100,000 **S - PROFESSIONAL INDEMNITY** Do you require cover? (if YES, complete supplementary cover questions) Yes  No State the indemnity limit required: £100,000  £250,000  £500,000  £1 million **T - PROPERTY OWNERS LIABILITY** Do you require cover? (if YES, complete supplementary cover questions) Yes  No State the indemnity limit required: £2 million  £3 million  £5 million  £10 million **U - TERRORISM** Do you wish to purchase Terrorism cover for property damage and business interruption? Yes  No *(not available in Northern Ireland)*

**SUPPLEMENTARY COVER QUESTIONS (complete if cover required)**

If you [✓] any of the shaded boxes please provide details.

**A - CONTENTS (answer in respect of all locations requiring contents cover)**

**1) Does the physical security in respect of external doors to your buildings comply with our 'Minimum Security Requirement'? (details are given in the Charity Connect brochure or in our endorsement number 634)**

Yes  No

If NO, give full details of the type of locks and other security protection that has been fitted to doors

**2) Are all ground floor windows and other windows easily accessible from the outside fitted with:**

(a) key operated locks on opening windows? Yes  No

(b) internal or external grilles/metal bars/roller shutters? Yes  No

**3) Do you have an intruder alarm system protecting the premises? (please forward a copy of the specification)**

Yes  No

If YES, (a) is it maintained and serviced under contract by an NSI or SSAIB alarm company?

Yes  No

(b) does the system have a central station connection?

Yes  No

State if: Digital communicator  Redcare classic  Redcare GSM  Dual com plus  Dual com GSM

**B - EMPLOYERS LIABILITY**

**1) Split in wage roll:** (a) clerical £  (b) community work (non-manual) £  (c) woodworking £   
(d) all others £  (describe)

**E - PUBLIC & PRODUCTS LIABILITY**

**1) Do you loan, hire or rent your premises to any other organisations, groups or individuals?**

Yes  No

If YES, do you keep records of checks made that they have public liability cover in force?

Yes  No

**2) Do you supply or sell any goods or commodities?**

Yes  No

If YES, give details of the goods or commodities and if you sell or supply second-hand items describe the precautions taken to ensure compliance with any legislation relating to the sale of such items including any safety inspections by competent persons.

**3) Estimated annual turnover for sales and services:**

(a) within the UK £  (b) within USA and Canada £  (c) elsewhere in the world £

**4) Do you import, export, manufacture, repair, process, service, test, install, erect, alter, treat or otherwise work on any goods or commodities?**

Yes  No

**5) Do you undertake any:**

(a) manual type of work or activity within the UK e.g. building trades, collection or delivery etc? Yes  No

(b) community or social work within the UK e.g. clean ups, community care, light domestic work, youth work etc? Yes  No

If YES, give details including estimated wages and the type of work or activities involved

**6) Do you undertake any work outside the UK?**

Yes  No

(cover for work abroad is not available to employees and volunteers who are not normally resident in the UK)

If YES, give details: (a) countries involved (b) type of work or activities (c) approximate periods (d) wages relating to such work

**7) Do you undertake any fund-raising events or adventure activities e.g. exhibitions, fetes, sponsored events etc.?**

Yes  No

If YES, (a) give details, particularly of any unusual or hazardous activities, events or pursuits

(b) do you always comply with established Codes of Practice and Safety policies before engaging in any activity? Yes  No

**SUPPLEMENTARY COVER QUESTIONS (complete if cover required)**

If you [✓] any of the shaded boxes please provide details.

**I - LOSS OF REPUTATION**

1) Have you been the subject of any adverse publicity in the past 3 years? Yes  No

2) Do you anticipate your charity/organisation taking any decisions, or being involved in any actions in the next 12 months which may result in any adverse publicity? Yes  No

**K - TRUSTEES INDEMNITY**

1) Does the trust deed, constitution or charter of your charity allow you to provide Trustees Indemnity Insurance for your charity trustees or officers? Yes  No

2) After enquiry, is the charity or any present trustee aware of any circumstance or incident where there is any reason to suppose a future claim might result? Yes  No

3) To what date were the last annual accounts made up?  /  /

4) Please state the period covered for the accounts if other than 12 months:  /  /  to  /  /

5) Were those accounts audited or 'independently examined' and given an unqualified report? Yes  No

6) State the total gross assets (i.e. fixed and current assets + investments) for the charity: £

**L - COMPUTER BREAKDOWN**

1) Do you employ your own qualified Information Technology (IT) staff? Yes  No

2) Is the data on your computer systems regularly backed up? Yes  No

*(Back ups must be taken at least every 7 days for a data sum insured up to £10,000 and every 48 hours if over £10,000)*

If YES, state how often: every 24 hours  every 48 hours  weekly  other  (describe below)

3) Where is the back-up data stored: taken off-site every time a backup is made  off-site  on your premises

4) Is any back-up data stored on your premises always kept in a certified/approved fire-proof safe, cabinet or container? Yes  No

5) Do you utilise any bespoke software, i.e. software that is specifically designed and written for you? Yes  No

**M - FIDELITY GUARANTEE**

*(NOTE: This cover has Best Practice Requirements which are a condition precedent to liability. Please refer to the policy wording for full details)*

1) How many employees/volunteers have duties involving cash handling, funds transfer or stock handling or control:

(a) Full time employees  (b) Part-time employees  (c) Volunteers

2) Are you responsible for any goods or property belonging to a third party? Yes  No

**SUPPLEMENTARY COVER QUESTIONS (complete if cover required)**

If you [✓] any of the shaded boxes please provide details.

**Q - BUILDINGS (answer in respect of all locations requiring buildings cover)**

**1) Date of construction of building(s) including grade if listed, and date(s) for any extensions or additional buildings**

Date built:  Pre 1850  1851 - 1919  1920 - 1979  1980 - 1989  1990 to date

**2) Has the main building(s) any flat felt roof areas?**

Yes  No

If YES, (a) what is the % approximately (up to): 20%  50%  75%  100%

(b) when was it last renewed?  /  /

**3) Are the building(s) (including any outbuildings):**

(a) built with walls of brick/stone/concrete and roofed with slate/tiles/concrete? Yes  No

(b) in an area free from flooding or where no flooding has occurred? Yes  No

(c) in a good state of repair and will be so maintained? Yes  No

(d) used solely for your activities and not for any other business or commercial purpose? Yes  No

**4) Are the buildings (including any outbuildings) within 500 metres of any body of water, river, lake, stream or other watercourse?**

Yes  No

**Q - BUILDINGS (answer in respect of all locations requiring subsidence cover)**

**5) Has the building(s) (including any outbuildings):**

(a) been built on made up or in filled ground? Yes  No

(b) been extended or subject to structural alteration? Yes  No

(c) ever suffered subsidence, heave or landslip damage or is there any history of such damage in the area? Yes  No

**6) Are the building(s) (including any outbuildings):**

(a) situated near to land which is subject to flooding or erosion? Yes  No

(b) showing evidence of damage in connection with the structure or its foundations which may be due to subsidence, heave or landslip? Yes  No

**7) Are there any:**

(a) trees or large shrubs growing in close proximity to the building(s)? Yes  No

(b) mining, quarrying, gravel pits or wells in the area (whether disused or in operation), or any cliffs nearby? Yes  No

If YES, give details (for trees or shrubs the number, type, height, distance from buildings and if regularly pruned)

**8) Have the drains been tested?**

Yes  No

If YES, give details of the outcome or a copy of the report if available

**9) Has any structural or consulting engineer's report/survey been carried out?**

Yes  No

If YES, give details of the outcome or enclose a copy of the report/survey if available

**SUPPLEMENTARY COVER QUESTIONS (complete if cover required)**

*If you [✓] any of the shaded boxes please provide details.*

**R - LOSS OF LICENCE**

1) Type of licence held: (a) Premises Licence with a designated premises supervisor  (b) Qualifying Club Certificate

2) Do you own and occupy the premises for which you own the licence? Yes  No   
*(If NO, cover under this Section is not available)*

3) To the best of your knowledge, has there ever been a review of the premises licence resulting from a police closure order or representation by any interested party? Yes  No

4) Do you have a crisis management plan detailing alternative business arrangements in the event of a loss of licence? Yes  No   
If YES, give details or enclose a copy of the crisis management report

5) Approximately what proportion of your income comes directly from your licences activities:  %

**S - PROFESSIONAL INDEMNITY**

1) Detail all professional services provided to any third party, whether for a fee or not (please be specific about what kind of advice, assistance, counselling, guidance, information, support or training etc. you offer or provide):

2) How many employees (including volunteers) are providing these services?

3) What are the qualifications and experience of persons who provide such advice or services?

4) Approximately how many enquiries do you receive per annum?

5) Do you hold confidential information on any third party? Yes  No

6) Do you employ any persons or organisations on a sub-contracted basis? Yes  No

*(Note: Professional indemnity cover does not extend to include sub-contractors)*

7) Has there been any previous threatened actions or lawsuits in respect of any of your publications, broadcasts or infringement of trademark, registered design, copyright, patent right or similar legal contest? Yes  No

**T - PROPERTY OWNERS LIABILITY**

1) State the use of the land and/or buildings and whether occupied or not:

2) Who is responsible for any maintenance work and how regularly is it inspected?

3) Are there any of the following on or bordering the property:

- (a) buildings, bridges, railway lines or other structures? Yes  No
- (b) river, stream, watercourse or any other body of water? Yes  No
- (c) mining, quarrying, gravel pits or wells or any cliffs, hills or similar features? Yes  No

4) State the approximate size of the land:  acres (please enclose an Ordnance Survey map or a plan of the land)

**GENERAL DETAILS (to be completed in all cases)**

*If you [✓] any of the shaded boxes please provide details*

**1) Describe the aims of the charity/organisation:**

**2) Full description of all activities undertaken to achieve the above aims by the charity/organisation:**

a) at your premises:

b) away from your premises:

**3) Are you now or have you previously been insured against any of the risks proposed either in your name or in another name?**

Yes  No

If YES, state the:

(a) type of policy (i.e. Liability, Trustees Indemnity, Fidelity Guarantee etc.)	<input type="text"/>
(b) policy number	<input type="text"/>
(c) name of insurer	<input type="text"/>
(d) expiry date of policy	<input type="text"/>
(e) expiry date of long term undertaking (or if not applicable state 'none')	<input type="text"/>

**4) Has any insurer in respect of you or any director or trustee in the charity/organisation ever:**

- (a) declined a proposal? Yes  No
- (b) cancelled or refused to renew a policy? Yes  No
- (c) increased the premium on renewal, imposed special conditions or requested extra precautions to be taken (e.g. safety, security or fire requirements)? Yes  No

**5) To your knowledge, have you or any director or trustee in the charity/organisation been:**

- (a) convicted or charged with, or received a caution for, any criminal offence other than motoring offences? Yes  No
- (b) declared bankrupt, insolvent or the subject of a County Court Judgement which has not been satisfied? Yes  No
- (c) prosecuted or received notice of intended prosecution under any Health & Safety at Work Act or Consumer Protection Act? Yes  No
- (d) involved in any legal dispute, action, prosecution, HM Revenue & Customs dispute or investigation/inquiry or DSS review in connection with the charity/organisation (excluding motoring offences)? Yes  No

**6) Has the charity/organisation, or any director or trustee of the charity/organisation sustained loss or incurred any liability caused by any of the risks to be insured within the last 3 years?**

Yes  No

If YES, provide details including dates, circumstances and costs etc.

**GENERAL DETAILS (to be completed in all cases)***If you [✓] any of the shaded boxes please provide details*7) When was the charity/organisation established?  /  / 8) How long have you occupied these premises?  Years/months      Elsewhere?  Years/months9) Has the charity/organisation merged with any other organisation in the last 5 years?      Yes       No 10) Has the name of the charity/organisation changed in the last 5 years?      Yes       No 11) Has the charity/organisation been the subject of an investigation by the Charity Commission or any other regulatory body in the last 5 years?      Yes       No 12) Do you anticipate any major changes to the charity/organisation's legal structure or activities in the next 12 months?      Yes       No 13) State the gross annual income for the charity/organisation: £ 14) State the total wages estimate for the current financial year: £ 

15) State the total number of:

(a) Volunteers:	total registered or in pool	<input type="text"/>	active	<input type="text"/>
(b) Employees:	full-time	<input type="text"/>	part-time	<input type="text"/>
(c) Members:	total	<input type="text"/>	active	<input type="text"/>

16) Do you undertake any work away from your premises?      Yes       No 

If YES, indicate the amount of work away as a % of total charity/organisation's time (include volunteers time):

nil       up to 25%       25 - 50%       50 - 75%       over 75% 

17) State the type of premises to be covered:

Office based in a home       Office       Community       Residential       Shop       Warehouse       Other use  (describe below)      None 18) Is any part of the premises occupied for carrying out any process of manufacture or repair or where any power driven machinery is used?      Yes       No 19) Do you provide any special facilities such as a gymnasium, children's play area, swimming pool etc?      Yes       No 

20) Are the building(s) (including any outbuildings or additional locations):

(a) unoccupied and not in use?      Yes       No (b) currently undergoing alterations, renovations or repair beyond that of normal upkeep and maintenance work?      Yes       No 

21) Do you have:

(a) a written Health and Safety policy and is it kept up to date?      Yes       No (b) an accident report book and is it kept up to date?      Yes       No (c) a responsible person appointed to implement the provisions of the Regulatory Reform Fire Safety Act 2005?      Yes       No

**GENERAL DETAILS (to be completed in all cases)**

*If you [✓] any of the shaded boxes please provide details*

**22) Has the electrical installation been inspected by a qualified electrical engineer during the past 5 years?** Yes  No

If YES, what was the outcome:

**23) Are the portable electrical appliances tested on an annual basis?** Yes  No

**24) Are you engaged in any activity involving children or young people under 18 years old or vulnerable adults?** Yes  No

If YES, do you: (a) have a written child and/or vulnerable adults protection policy? Yes  No

(b) comply with the guidelines contained in the Home Office Code of Practice 'Safe from Harm'? Yes  No

**25) When was your last inspection by the fire authority?**  /  /  Never been inspected

If inspected: (a) did the fire authority make any requirements? Yes  No

(b) have all the requirements been complied with? Yes  No

**26) Are your accounts annually audited or independently examined?** Yes  No

**27) Is there a legal interest of a mortgagee, freeholder or similar party?** Yes  No

If YES, give details: (a) mortgage account number:

(b) name and address of bank/lender:

(c) others:

**28) Do you or any director or trustee in the charity/organisation know of any other facts or circumstances which might reasonably influence our decision whether or not to accept the risk proposed or our rating or terms of acceptance?** Yes  No

**PLEASE USE THIS SPACE FOR ADDITIONAL INFORMATION**

## LONG TERM UNDERTAKING

In exchange for a premium discount do you want to enter into the Long Term Undertaking as detailed below?

Yes  No

NB. Before deciding please read the Special Notes relating to the undertaking.

### LONG TERM UNDERTAKING

I/We, the undersigned proposer(s), undertake to offer annually for **three years**  / **five years**  the insurance under the Policy(ies) which may be issued by Ansvar Insurance Company Limited as a result of this proposal on the terms and conditions in force at the expiry of each period of insurance. I/We also agree to pay the premium annually in advance or by instalments if acceptable to Ansvar.

For this undertaking Ansvar will allow a discount off the net premium on the Policy(ies) issued.

It is understood that:

- Ansvar shall be under no obligation to accept an offer to renew the Policy(ies) made in accordance with this undertaking
- the sums insured may be reduced at any time to correspond with any reduction in value or activities.

This undertaking applies to any policy(ies) that Ansvar may issue in place of this Policy(ies) and the same discount will be allowed off the net premium on the replacement policy(ies).

I/We agree that payment of the premium at the renewal date immediately following the expiry of the current Long Term Undertaking, as specified in the Policy Schedule, shall be deemed acceptance by me/us of:

- the continuation of this undertaking for the same number of years as the previous undertaking
- the Long Term Undertaking Clause and the Policy terms.

### SPECIAL NOTES RELATING TO THE LONG TERM UNDERTAKING

a) The undertaking is a legally binding contract between you, the proposer(s)/Insured, and Ansvar Insurance Company Limited.

If the proposal is accepted and subsequently:

- you break the undertaking, then Ansvar are at least entitled to recover from you the total amount of discount allowed for the period of the undertaking up to the date it is broken.
- Ansvar makes changes to the terms and conditions that are to your benefit, then the undertaking is unaffected.
- Ansvar makes changes to the terms and conditions otherwise than in c) above, then you are no longer required to renew the policy(ies) with us.
- there is a material change in the risk that requires a change in the terms and conditions before the undertaking expires, then from the date of the change either a new undertaking or the existing undertaking will be (re)negotiated and agreed.
- you discuss this insurance with a new intermediary or any other insurer before the undertaking expires, then you must tell them about its existence.

### CHECK THAT ALL QUESTIONS HAVE BEEN COMPLETED AND ANSWERED CORRECTLY BEFORE SIGNING

#### IMPORTANT NOTES FROM ANSVAR

- Our liability does not commence until this proposal has been accepted.
- We reserve the right to ask for special terms or decline this proposal.
- Failure to disclose all material facts, which are facts that might influence the acceptance or assessment of the proposal, may render the policy voidable by us. If you are in any doubt whether certain facts are material, these should be disclosed.
- A copy of this proposal will be supplied by us on request within 3 months of its completion.
- You should keep a record (including copies of letters) of all information supplied to us for the purposes of entering into this contract of insurance.
- A copy of the usual policy form issued for this class of business is available on request.
- English Law will apply unless expressly agreed otherwise.
- We may write to you or your insurance agent with details of other products and services available from Ansvar that we think may be of interest to you. However, if you do not wish to receive any marketing from us please tick this box.
- Insurers pass the information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this. You should show this notice to anyone who has an interest in property insured under the policy.

#### Data Protection Act - Use of your information

For the purpose of the Data Protection Act 1998 the data controller in relation to the information you supply for this insurance is Ansvar, part of the Ecclesiastical Insurance Group. As a data subject you have the right under the Act to ask your Data Controller for a copy of personal data you have supplied and ask for inaccurate data to be corrected. Information you supply is used for purposes of administration by the insurer and its agents, by re-insurers and your intermediary. It may also be made available to regulators and ombudsmen as necessary. In deciding whether to offer insurance, its terms or assessing claims made, insurers may undertake checks against publicly available information such as electoral roll, county court judgements, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

## DECLARATION BY THE PROPOSER(S)

I/We consent to Ansvar and its agents processing any data required to administer this proposal and any resulting insurance.

I/We declare that the above proposal, any other information we supply at Ansvar's request and this declaration shall be the basis of the contract between me/us and Ansvar and that to my/our knowledge and belief the above particulars are true and complete in every respect and that no material fact has been suppressed or withheld. If the above statements and particulars are in the handwriting of any person other than the undersigned such person shall be deemed to be my/our Agent for the purpose of completing this form.

I/We understand that you will pass information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

I/We accept the terms of the Long Term Undertaking provided that we have answered 'YES' to the appropriate question in this proposal.

Signature

Name

Position in charity/organisation

Date