



# Have faith in us, we're the experts

Faith Organisations Insurance

## **Comprehensive insurance for your place of worship from New Zealand's leading specialist insurer of faith organisations**

Ansvar Insurance has a unique record of service to faith organisations. From our small beginnings in 1982, we are now the pre-eminent insurer of choice in New Zealand, insuring over 2,500 places of worship nationwide.

As a specialist insurer, our products and services have been designed to respond to the increasingly complex challenges and risk exposures facing faith organisations today.

We appreciate the uniqueness of a place of worship and understand the insurance risks associated, such as reinstatement issues, security risks, fire protection and the need to provide a safe environment.



## Welcome to Ansvar Insurance

Ansvar Insurance is regarded as one of New Zealand's leading insurers of faith organisations, educational institutions, charitable organisations, care facilities and heritage buildings.

We are proud to offer an ethical and outstanding range of services – wrapped up with a social conscience garnered from over 25 years experience in New Zealand.

We possess an A- (Excellent) rating for financial security from A.M. Best, emphasising a sound operating performance, adequate capital, a responsible investment profile and sound liquidity. Our business focuses on serving organisations devoted to providing services and support to the community in both spiritual and practical ways. Faith organisations, educational institutions, care facilities, community groups, charitable organisations and heritage buildings comprise the portfolio of our business partnerships. They all add something very positive to the lives they touch.

## Investing in the community

Because we seek to make a difference, 10% of our after tax profit (annualised over 3 years) is allocated to our Community Education Programs where grants are offered to grass roots community support programs. These organisations provide valuable support to improve and enrich the lives of young New Zealanders so that they may contribute positively to the community in which they live.

A decision to insure with Ansvar Insurance is also a decision to provide support to the future of New Zealand.

# Faith Organisations Insurance

Insuring around 30,000 places of worship in New Zealand, the UK, Ireland, Canada and Australia we have developed specialist knowledge on faith organisations by drawing upon our global experience. Each year we survey around 4,000 places of worship globally to help identify and manage potential risks.

Our claims management team share knowledge and outcomes to monitor faith organisations closely. This ensures our claims management advice is at the forefront of global developments.

We are a member of Ecclesiastical Office plc who insures an impressive 17,000 places of worship including the world famous Westminster Abbey and St Pauls Cathedral in London.

Our comprehensive product for faith organisations has been specifically designed to protect your place of worship and the people who directly deal with you. Cover includes property damage, loss of income following an insured event, misappropriation of funds by staff or officials, broadform (general and products) liability, professional indemnity, trustees liability, directors and officers liability, statutory liability, employers liability, criminal defence costs and more.

We have specialised wordings for the following:

- Christian Churches
- Hindu Temples
- Buddhist Temples
- Sikh Temples
- Islamic Mosques
- Jewish Synagogues
- Other places of worship

With many years experience with faith organisations, Ansvar Insurance understands the complexities of places of worship and provides you with a dedicated product and value added services.

# Our specialist insurance explained

As a faith organisation, you need to insure your organisation for:

- Damage to your building and contents.
- The cost of compensation against legal liability from injuries or damage to other people or property.
- Protection for your organisation against legal liability which may occur through the activities you conduct or the services you provide.

Of course insurance can become complicated, so it's always important to discuss your needs with your insurer or insurance advisor (broker).

We have summarised our standard faith organisations insurance cover which has been designed to be tailored to meet your individual needs as a faith organisation.

# Summary of insurance cover available

<b>Property Insurance</b>	<p>Covers you for damage to your place of worship (eg. church, temple, mosque, synagogue) building and contents.</p> <p>This includes loss of damage caused by events such as fire, flood, storms, burglary and earthquake.</p> <p><b>Automatic policy extensions</b></p> <ul style="list-style-type: none"> <li>• Capital additions and acquisitions</li> <li>• Claims investigation</li> <li>• Exhibitions, festivals and functions</li> <li>• Landscaping</li> <li>• Landslip, erosion or subsidence</li> <li>• Legal expenses</li> <li>• Lost or stolen keys</li> <li>• Metered water</li> <li>• Personal effects of employees, trustees and directors</li> <li>• Protection costs</li> <li>• Theft</li> <li>• Transit</li> <li>• Plus optional policy extensions:             <ul style="list-style-type: none"> <li>• Breakdown of mechanical or electronic equipment</li> <li>• Property outside your location (anywhere in New Zealand)</li> <li>• Extended Business Interruption cover</li> </ul> </li> </ul>
<b>Business Interruption Insurance</b>	Covers you for loss of income as a result of damage to your property.
<b>Money</b>	Covers you for loss of money.
<b>Glass breakage</b>	Covers you for accidental breakage of external and internal glass.
<b>Breakdown of mechanical and electronic equipment</b>	Covers you for breakdown of your mechanical and/or electronic equipment.
<b>Property outside your location</b>	This optional cover provides protection for specific items away from your organisations address.
<b>Broadform (General) Liability</b>	Cover for all costs that you become legally liable to pay by way of compensation consequent upon accidental bodily injury to others or the accidental physical loss of or damage to their property.

<b>Statutory Liability Insurance</b>	Cover for fines, penalties and defence costs resulting from a breach or alleged breach of certain Acts of Parliament.
<b>Employers Liability</b>	Cover for your civil legal liability and associated defence costs arising out of any of your employees sustaining bodily injury in New Zealand after the retroactive date in connection with your faith organisation and which falls outside the cover provided by the Injury Prevention, Rehabilitation and Compensation Act 2001.
<b>Professional Indemnity Liability</b>	Cover for your civil legal liability and associated defence costs arising out of any breach of duty while performing the services/activities carried out by your faith organisation.
<b>Sexual Abuse Cover</b>	Covers you for your civil liability and associated defence costs arising out of a claim alleging sexual abuse.
<b>Trustees Liability</b>	Provides cover for your civil legal liability and associated defence costs arising out of any act or omission in your capacity as a trustee or for any covered wrongful act that leads to financial loss.
<b>Employment Disputes Liability</b>	Cover for damage you become legally liable to pay, resulting from any claim alleging a breach of an employment agreement, arising from any acts, errors or omissions as employer, or prospective employer occurring in New Zealand.
<b>Associations Liability</b>	This cover is a combination of directors and officers, association's reimbursement, trustee's liability and professional indemnity cover for your civil legal liability and associated defence costs arising out of any act or omission in your capacity as a trustee, director or office bearer or for any covered wrongful act that leads to financial loss.
<b>Directors and Officers Liability</b>	Provides cover for your civil legal liability and associated defence costs arising out of any breach of duty in your capacity as a director or office bearer while performing the services/activities carried out by your faith organisation.
<b>Fidelity Liability</b>	Cover for the theft of money by an employee that occurs in New Zealand in connection with your faith organisation, provided the theft occurs during the period of insurance.
<b>Criminal Defence Costs</b>	Cover for legal defence costs you incur to defend a claim that you have committed a crime under the Crimes Act 1961, the Summary Defences Act 1981 or the Misuse of Drugs Act 1986.



## Value added services

As a specialist insurance company we have developed a deep understanding of the issues confronting our faith customers of all religions. Our products and services are tailored accordingly.

Our dedicated staff are committed to helping you protect your assets and people by providing:

- specialist insurance advice in the area of religious assets and protection of your people,
- flexibility in underwriting,
- guidance notes, written by our experts, on health and safety issues that are specific to faith organisations,
- opportunities to attend risk management seminars that address specific issues affecting your faith organisations.

Ansvar Insurance believes that claims should be managed quickly and compassionately, the needs of our customers are paramount. We are always mindful of the reputation of our customers when we are managing claims made by injured parties and work in partnership on sensitive matters.

## Why Ansvar Insurance?

Unlike many insurers, we have the expertise to understand the complex and specific risks that faith organisations face. We insure 2,500 faith organisations in New Zealand and over 27,000 across Australia, UK, Ireland and Canada.

Our expertise in this specialised area of insurance means we can offer a dedicated comprehensive insurance product and risk management advice to protect your church, synagogue, mosque, temple or other places of worship.

We're expanding and developing quickly. As we grow, we are committed to sharing the benefits with New Zealand's youth by providing grants to Community Education Programs which encourage a positive approach to life.

### General advice warning

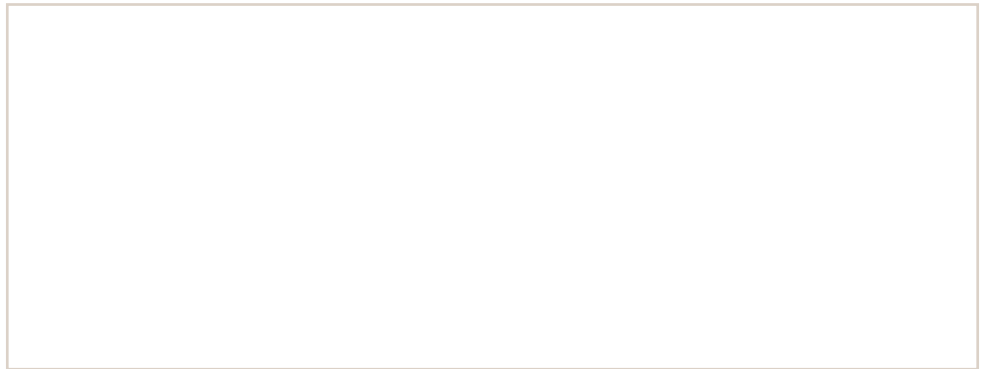
This information may be regarded as general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information. Accordingly, you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making any decision to purchase that financial product.

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## **Need more information?**

Please call 0800 123 344,  
visit [ansvar.co.nz](http://ansvar.co.nz), email  
[insure@ansvar.co.nz](mailto:insure@ansvar.co.nz), or  
contact your insurance broker  
to assist you with your needs.



**AD** Level 6, Sofrana House  
396 Queen St  
Auckland 1010

PO Box 7042  
Wellesley St  
Auckland 1141

**FX** +64 9 366 6107

**EM** [insure@ansvar.co.nz](mailto:insure@ansvar.co.nz)

**Ansvar Insurance Ltd.**

Member of the Ecclesiastical Insurance Group