



Specialist insurance to protect those who care for others

Charitable Organisations Insurance

From the leading national charities to not for profit organisations and small community clubs, every charitable organisation is unique. They all add something very positive to the lives they touch.

Ansvar Insurance has chosen to focus its business on serving organisations which are devoted to providing services and support to the wider community. We have a wealth of knowledge that is invaluable when helping to protect your organisation.

Our expertise in this specialised area of insurance means we can offer a comprehensive insurance policy and risk management tools to protect your organisation.



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.

Charitable Organisations Insurance

All charitable organisations are different. These differences include size, staff, the services and support which are offered, number of volunteers, events held during the year, equipment used, number of members, geographical spread, funding provided. The list is endless.

This uniqueness means that all will have different insurance needs, and it's therefore essential that your insurance requirements are assessed on an individual basis.

At Ansvar Insurance we won't offer you a one size fits all policy. By tailoring your insurance to meet your specific needs, you can save money on your premium as well as prevent any unexpected surprises if you need to make a claim.

Who do we insure?

- Culture and service clubs
- Social services, emergency and relief services
- Environmental and animal protection groups
- Development and housing services
- Philanthropic and advocacy services
- International organisations

With many years experience in the charitable sector, Ansvar Insurance understands the complexities of charitable organisations and provides you with a dedicated product and value added services.





Our specialist insurance explained

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

- Damage to your building and contents.
- Business interruption. Loss of income or the cost of hiring alternative premises as a result of damage to your property.
- 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 insurance needs with your insurer or insurance advisor (broker). We have summarised the covers provided in our charity product, but because our cover is designed to be tailored to meet your individual requirements, we also offer additional covers if you need them. That means you only pay for the cover you need and can feel confident that, should you ever need to make a claim, you are adequately protected.

Summary of insurance cover available

Property Insurance	<p>Automatic policy extensions:</p> <ul style="list-style-type: none"> • Archaeological costs • Bequeathed property • Business interruption. This is an automatic extension providing for increased of working (12 month indemnity period only). – but if more extensive cover is required a specific ‘Charity Business Interruption Policy’ is available • Capital additions and acquisitions • Claims Investigation • Exhibitions, festivals and functions • Frozen or refrigerated food • Landscaping • Landslip, erosion or subsidence • Legal expenses • Lost or stolen keys • Metered water • Personal effects of employees, trustees and directors • Protection costs • Raffle prizes and donated goods • Theft • Transit <p>Plus Optional policy extensions:</p> <ul style="list-style-type: none"> • Machinery breakdown • Property outside your location (anywhere in New Zealand) • Extended Business Interruption Cover 	Breakdown of mechanical and electronic equipment	<p>This optional cover provides protection for breakdown of your mechanical and/or electronic equipment.</p>
		Property outside your location	<p>This optional cover provides protection for specific items away from your organisations address.</p>
		Broadform (General) Liability	<p>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.</p>
		Statutory Liability Insurance	<p>Cover for fines, penalties and defence costs resulting from a breach or alleged breach of certain Acts of Parliament.</p>
		Employers Liability	<p>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 charitable organisation and which falls outside the cover provided by the Injury Prevention, Rehabilitation and Compensation Act 2001.</p>
		Professional Indemnity Liability	<p>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 charitable organisation.</p>
		Sexual Abuse Cover	<p>Covers you for your civil liability and associated defence costs arising out of a claim alleging sexual abuse.</p>
		Trustees Liability	<p>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.</p>
Business Interruption Insurance	<p>Covers you for loss of income as a result of damage to your property.</p>	Employment Disputes Liability	<p>Cover for damages 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.</p>
Money	<p>Covers you for loss of money.</p>		
Glass breakage	<p>Covers you for accidental breakage of external and internal glass.</p>		

Summary of insurance cover available (continued)

Associations Liability	This cover is a combination of officers liability, association 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.
Directors and Officers Liability	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 charitable organisation.
Fidelity Liability	Cover for the theft of money by an employee or authorised volunteer that occurs in New Zealand in connection with your charitable organisation, provided the theft occurs during the period of insurance.
Criminal Defence Costs	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.
Internet Liability	Cover for your legal liability arising from accidental bodily injury or accidental property damage in connection with the breach of another party's intellectual property rights, defamation, breach of confidentiality/privacy or accidental transmission of a computer virus committed by you through your website or the internet, in the course of the business.



Valued added services

We are constantly listening to our customers' needs, and provide a range of value added services to help you including:

- a claims team who are dedicated to working with you
- guidance notes, written by our experts, on health and safety issues and wider risk topics that are specific to charitable organisations.

Why Ansvar Insurance?

Unlike many insurers, we have the expertise to understand the complex and specific risks that charitable organisations face.

Charitable organisations insurance is a core part of our business. This product has been developed following wide consultation.

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.

Charitable Organisations • Household
• Faith Organisations • Heritage Buildings •
Educational Institutions • Care Facilities
• Motor Vehicles • Pleasurecraft

ansvar.co.nz

Need more information?

Please call 0800 123 344,
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to assist you with your needs.

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