



Specialist insurance to protect those who care for others

Community Service Organisations Insurance

From the leading national charities to not for profit organisations and small community clubs, every community service 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 Ansvr Insurance

Ansvr Insurance is regarded as one of Australia's leading insurers of faith organisations, educational institutions, community service organisations, care facilities and heritage buildings.

From our small beginnings in 1961 we now insure 9,000 places of worship, 500 schools, 850 charities and 1,900 care facilities.

We are proud to offer an ethical and outstanding range of services – wrapped up with a social conscience garnered from almost 50 years experience in Australia.

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 Australians so that they may contribute positively to the community in which they live.

A decision to insure with Ansvr Insurance is also a decision to provide support to the future of Australia.

We currently support around 79 organisations including:

- Motivational Media
- Motorvate
- Oaktree Foundation
- Whitelion
- Uniting Care
- Red Frogs

Community Service Organisations Insurance

All Community Service 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, geographic 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, recreation and social clubs
- Social services, emergency and relief services
- Development and housing services
- Philanthropic and advocacy services
- Environmental and animal protection groups
- International organisations
- Business and professional associations

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



Our specialist insurance explained

As a community service 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 of your organisation against legal liability which may occur through you conducting activities or providing services.

Of course insurance can become complicated, so it's always important to discuss your insurance needs with your broker. We have summarised our standard community service organisations insurance cover, 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.

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;
- on-site risk surveys by our own experienced customer risk services team;
- guidance notes, written by our experts, on health and safety issues that are specific to community service organisations;
- affinity marketing opportunities to assist with fundraising.

Summary of insurance cover available

Property Insurance	This covers you for damage to your organisation's property (i.e. office building, club rooms, animal shelter, charity shop, disability centre, soup kitchen) building and contents. This includes loss of damage caused by events such as fire, flood, storms, burglary and earthquake.
Interruption Insurance	This covers you for loss of income as a result of damage to your property.
Crime Cover	This covers you for: <ul style="list-style-type: none">• loss of money• burglary or theft of property (other than money)• theft by officials
Glass breakage	This covers you for accidental breakage of external and internal glass.
Breakdown of mechanical and electronic equipment	This covers you for breakdown of your mechanical and/or electronic equipment.
Liability Insurance	This covers you for your legal liability against claims for compensation for property damage, personal injury or advertising injury caused by an occurrence. This can be extended to cover functions, festivals and fundraising events organised by your organisation.
Volunteers – Personal Accident	This covers injury caused by an accident to volunteers doing voluntary work for your organisation. Including lump sum and disablement benefits.
General Property Insurance	This optional cover provides protection for specific items at your organisation's address.
Associations Liability Insurance	This covers you for claims arising from: <ul style="list-style-type: none">• advice your staff give• wrongful activities your staff are involved in• employment practices• loss of money due to dishonesty of staff



Who do we work with?

We have many years' experience with some of the well-known charities and not for profit organisations in Australia. Vision Australia, the Scouts, Starlight Children Foundation and the RSPCA are some of the larger customers we have worked with. We also insure smaller community organisations such as the Melbourne Bowling Club, Typo Station and the Maltese Cultural Association. No matter how big or small you are we have an insurance solution for you.

We have been insuring Drug ARM WA for the past 25 years. Of our relationship with them, their executive director says:

"I am proud to acknowledge 25 years association with Ansvr Insurance. During this time Ansvr Insurance has provided reliable insurance advice and policy coverage for all of Drug ARM WA's insurance requirements.

Over the years the organisation's insurance needs have altered considerably as the services we provide to the community have grown, and continue to grow. At every such juncture Ansvr Insurance has provided relevant and cost effective insurance policies and an exemplary level of service."

Why Ansvr Insurance?

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

Community service organisations insurance is a core part of our business. Like our parent Ecclesiastical Insurance Group, 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 our distribution partners, our customers and with Australia's youth through 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.

Community Service Organisations

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

ansvar.com.au

Need more information?

Please contact your local insurance broker or representative to assist you with your needs:

