

# Key benefits

## Care Insurance

**Ansvar Insurance, the leading insurer of faith organisations, is proud to offer a new care insurance product.**

From large national Aged Care and Retirement Village facilities to small Child Care facilities, each client 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. Our expertise in this specialised area of insurance means we can offer a comprehensive insurance product and risk management to protect your clients' organisations.

### Product highlights

1. accidental physical loss or damage not otherwise excluded for replacement or indemnity value as declared to insured property
2. specialist insurance knowledge which can provide guidance on ensuring the correct valuation so that your client is not over or under insured
3. risk management support
4. cover for different levels of care organisations

### Insurable interests

Care facilities include:

Segment	Examples
Child care	<ul style="list-style-type: none"><li>• Child care</li><li>• Crèches</li><li>• After care facilities</li></ul>
Aged care	<ul style="list-style-type: none"><li>• Aged care homes</li><li>• Retirement villages</li></ul>
Other care facilities	<ul style="list-style-type: none"><li>• Disability Services</li></ul>

## Policy Coverage available under Care Insurance

Depending on the product type, there are 13 optional policy sections under Aged Care, Retirement Villages and Disability Services and 14 optional policy sections for Child Care Centers for events happening during the period of insurance.

<b>Section 1 Property Insurance</b>	<ul style="list-style-type: none"><li>— accidental damage including flood damage to the insured property at the location where the occupation is carried out during the period of insurance;</li><li>— cover for curios, pictures, works of art and antiques, jewellery, articles of gold or silver;</li><li>— cover for alterations and additions to buildings up to \$500,000;</li><li>— additional covers through a number of extensions for:<ul style="list-style-type: none"><li>• personal effects of directors and employees;</li><li>• fire extinguishment costs, removal of debris, architects and other professionals' fees;</li><li>• removal of debris up to 15% of the total declared values or \$500,000 which ever is the lesser;</li><li>• costs following sudden blockages of drains and locating leaks;</li><li>• contents temporarily removed to 20% of declared value;</li><li>• furniture and equipment in transit from specified perils;</li><li>• fusion of electric motors and deterioration of refrigerated goods;</li><li>• damage to property at exhibition, festivals and events anywhere in Australia;</li><li>• damage to raffle prizes, donated goods, exhibited goods, bequeathed property anywhere in Australia;</li><li>• personal effects cover for residents of Aged Care or Retirement Villages, including mobility aids such as scooters, motorised wheel chairs or gophers;</li></ul></li><li>— cost of rewriting records including electronic data.</li></ul>
<b>Section 2 Interruption Insurance</b>	<ul style="list-style-type: none"><li>— loss of income during the indemnity period as a result of damage occurring during the period of insurance and a claim being admitted under section 1, Part A or B of section 3 or section 12 for Aged Care, Retirement Villages and Disability Services or 13 for Child Care of the policy;</li><li>— additional cover through extensions for:<ul style="list-style-type: none"><li>• loss of income following damage to property in the vicinity, service suppliers' property and suppliers' premises;</li><li>• loss of income exceeding 48 hours following prevention of access to insured premises by order of authorities;</li><li>• additional increase in costs of working following insured damage;</li><li>• accountants and other professional fees to prepare claims;</li><li>• unrecoverable outstanding debts following insured damage.</li></ul></li></ul>
<b>Section 3 Crime Cover</b>	<p>Options under this section include the following which occurs during the period of insurance:</p> <ul style="list-style-type: none"><li>— Part A – loss of money in transit or on premises including money in the custody or premises of officials and includes:<ul style="list-style-type: none"><li>• 100% increased limits for fundraising events for Child Care Centres;</li><li>• replacement of locks following theft of keys.</li></ul></li><li>— Part B – burglary or theft of property (other than money) from the location and includes:<ul style="list-style-type: none"><li>• theft of curios, pictures, works of art, gold or silver articles, to \$2,500 per item and property belonging to directors and employees;</li><li>• personal effects cover for residents of Aged Care or Retirement Villages, including mobility aids such as scooters, motorised wheel chairs or gophers;</li><li>• theft of property in the open air, property temporarily removed;</li><li>• replacement of locks following theft of keys and temporary protection.</li></ul></li><li>— Part C – theft of money or property by officials discovered within 12 months and</li></ul>

	<p>includes;</p> <ul style="list-style-type: none"> <li>• claim preparation costs to 10% of claim or \$20,000 which ever is the lesser amount;</li> <li>• losses by unidentified officials.</li> </ul>
<p><b>Section 4 Glass breakage</b></p>	<ul style="list-style-type: none"> <li>— accidental breakage of external and internal glass including glass in skylights, fixed mirrors, furniture and shelving at the location and includes: <ul style="list-style-type: none"> <li>• replacement of glass in accordance with recent regulations, repair to window or door frames, temporary shuttering and sign writing;</li> <li>• replacement of broken glass in lead lights and ornamental glass windows;</li> <li>• replacement of contaminated contents.</li> </ul> </li> </ul>
<p><b>Section 5 Breakdown of mechanical and electronic equipment</b></p>	<p>Options under this section include the following which occurs during the period of insurance:</p> <ul style="list-style-type: none"> <li>— Part A – breakdown in use of declared mechanical equipment and explosion of boilers and pressure vessels and including: <ul style="list-style-type: none"> <li>• impact to surrounding property by flying fragments;</li> <li>• new for old cover for equipment less than 3 years old;</li> <li>• additional expenditure for temporary repairs, hire of alternative equipment, overtime expenses, express freight, removing debris;</li> <li>• deterioration of refrigerated goods following insured damage (optional).</li> </ul> </li> <li>— Part B – breakdown in use of electronic equipment; and includes: <ul style="list-style-type: none"> <li>• dismantling and re-erection costs;</li> <li>• new for old cover for equipment less than 3 years old;</li> <li>• additional expenditure for removing debris, temporary repairs, expediting costs, express freight and custom dues;</li> <li>• damage to data media material and restoration of records (optional);</li> <li>• increase in costs of working following insured damage where the repairs exceed 48 hours (optional).</li> </ul> </li> </ul>
<p><b>Section 6 Liability Insurance</b></p>	<ul style="list-style-type: none"> <li>— legal liability to pay compensation for property damage, personal injury or advertising injury caused by an occurrence happening in connection with your occupation during the period of insurance;</li> <li>— property owners liability for non-residential and residential premises;</li> <li>— legal liability from products but not second-hand electrical goods unless appropriately tested;</li> <li>— personal liability for residents of Aged Care and Retirement Villages, whilst under your care;</li> <li>— liability from hazardous activities noted in the certificate of insurance;</li> <li>— liability from molestation and sexual abuse, except from known offenders and provided adequate written guidelines and protocols are in place.</li> </ul> <p>This section also provides extensions to cover:</p> <ul style="list-style-type: none"> <li>— residents of aged care or retirement villages, legal liability can extend to residents use of mobility aids, such as motor scooters and electric wheelchairs</li> <li>— property in care custody and control</li> </ul>
<p><b>Section 7 Professional Indemnity</b></p>	<ul style="list-style-type: none"> <li>— legal liability to pay compensation and expenses arising from claims made against you or any of your employees resulting from breach of duty in connection with your organisation.</li> </ul>
<p><b>Section 8 Liability of Officials</b></p>	<ul style="list-style-type: none"> <li>— compensate the directors and/or officers for loss arising from a claim or for any wrongful act committed by them in their capacity as directors or officers of the company.</li> </ul>

<b>Section 9 Employment Practices</b>	— legal liability to pay compensation arising from any claim by a current or former employee or a contract worker alleging a wrongful act.
<b>Section 10 Personal Accident for Care Providers</b>	<ul style="list-style-type: none"> <li>— lump sum and permanent disablement benefits following accidental bodily injury suffered by care providers;</li> <li>— weekly benefits following accidental bodily injury or illness suffered whilst at work;</li> <li>— out of pocket expenses (excluding hospital and Medicare costs) and domestic help expenses covered for care providers where necessitated.</li> </ul>

### **Additional Sections - Aged Care/Retirement Villages and Disability Services**

<b>Section 11 Volunteers - Personal Accident</b>	<ul style="list-style-type: none"> <li>— lump sum and permanent disablement benefits following accidental bodily injury suffered by volunteers: <ul style="list-style-type: none"> <li>• temporary disablement benefits provided for volunteers in receipt of an income;</li> <li>• out of pocket expenses (excluding hospital and Medicare costs) and domestic help expenses covered for volunteers where necessitated.</li> </ul> </li> </ul>
<b>Section 12 General Property</b>	— accidental damage by agreed perils anywhere within the geographic limits to the property you specifically nominate.
<b>Section 13 Tax Audit Expenses</b>	— expenses incurred by your organisation for professional fees incurred as a result of a tax audit conducted by the Australian Taxation Department.

### **Additional Sections - Child Care**

<b>Section 11 Children's Personal Accident</b>	<ul style="list-style-type: none"> <li>— lump sum and permanent disablement benefits following accidental bodily injury suffered by children;</li> <li>— out of pocket expenses (excluding hospital and Medicare costs) cover where necessitated;</li> <li>— weekly care benefits for parents (if time must be taken from work) or guardians (where parents are unable to take time off work) when a qualified medical practitioner necessitates the child must be cared for at home;</li> </ul>
<b>Section 12 Volunteers - Personal Accident</b>	<ul style="list-style-type: none"> <li>— lump sum and permanent disablement benefits following accidental bodily injury suffered by volunteers: <ul style="list-style-type: none"> <li>• temporary disablement benefits provided for volunteers in receipt of an income;</li> <li>• out of pocket expenses (excluding hospital and Medicare costs) and domestic help expenses covered for volunteers where necessitated.</li> </ul> </li> </ul>
<b>Section 13 General Property</b>	— accidental damage by agreed perils anywhere within the geographic limits to the property you specifically nominate.
<b>Section 14 Tax Audit Expenses</b>	— expenses incurred by your organisation for professional fees incurred as a result of a tax audit conducted by the Australian Taxation Department.

General exclusions:

- war, confiscation by authorities, nuclear risks
- terrorism
- computer crime, computer virus
- loss as a result of quarantinable diseases under the *Quarantine Act (1908)*
- unexplained disappearance
- contract works exceeding \$500,000
- normal wear and tear, settlement, shrinkage or expansion
- loss of electronic data except where specifically insured
- consequential loss except where specifically provided
- legal liability except under section 7

Contract works can be insured more appropriately and separately under other policies of insurance.

**Important Note:**

This brochure is intended to provide a general description of the Ansva Insurance Care Insurance Product Disclosure Statement (PDS) and Policy Wording (PDS and Policy) and is not intended to modify the actual provisions of the policy. You should consult the full PDS and Policy for a full explanation of the coverage, excesses payable, terms, conditions and exclusions. Care Insurance is issued by Ansva Insurance Limited, ABN 21 007 216 506 AFSL 237826 Member of the Ecclesiastical Insurance Group.

**For more information**

Please call **1300 650 540**, visit us at [ansvar.com.au](http://ansvar.com.au) or email us at [insure@ansvar.com.au](mailto:insure@ansvar.com.au)

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