



CARE INSURANCE

Specialist insurers for Aged Care, Retirement Villages, Disability Services and Child Care facilities

Ansvar is a leading risk and insurance provider for the Care, Community, Faith, Education, and Heritage sectors in Australia. Owned by a charity, we are an ethical insurer committed to our community with all available profits going to charitable causes. Ansvar is dedicated to creating long-term partnerships, providing bespoke solutions and offering excellent customer service.

Established in 1961, Ansvar has built a reputation for providing expert risk management advice to our clients. Our success has been built from the genuine relationships we've formed within our core communities. Your peace of mind is not only our goal, but also our purpose.

Working with our society's most vulnerable requires an uncompromising level of commitment and care. At Ansvar, we have a unique understanding of the risks and industry requirements care facilities face, with this knowledge we've developed tailored insurance solutions.

Ansvar can deliver:

- Insurance products that are individually tailored to specific care organisation risks.
- An understanding of risk profiles in the strongly regulated markets such as child care and aged care.
- Ability to offer an Affinity partnership for Ansvar Personal products.

Benefits

Our in-depth knowledge of the care sector has been gained over many years as an insurance provider for aged care operators, child care facilities, nursing homes and disability care services.

Risk management service

We have the experience and understanding to provide the best level of protection to our clients, their organisations, those in their care and their property.

Ansvar is able to provide:

- Knowledge of and understanding of not-for-profit board structures.
- Understanding of and education around sexual and physical abuse exposure.

Ansvar understands the risks and challenges aged care operators, retirement villages, disability services and child care facilities face. We provide tailored insurance coverage and risk management solutions to fit the needs of our clients.

Knowing the risks care organisations face is important to ensure adequate protection. Risks in this sector include:

- Fire and accidental damage
- Financial loss
- Protecting carers and volunteers
- Protecting the vulnerable in your care
- Data security

Caring for those who are most in need

At the heart of our policies is our genuine desire to help, to protect and to ensure risks in the care sector are minimised.

Our priority is to help care organisations manage risk exposure, so that services continue to run safely and smoothly.

The team at Ansvar works with individual organisations to provide the right protection, including:

- Flexibility in our underwriting approach to tailor products and wordings to individual client requirements.
- Ability to attach financial lines (when writing general liability and/or property) with high capacity.

Available care insurance products

- **Business Pack** - suited when insuring a total asset value of less than \$5 million
- **Industrial Special Risk Insurance package** - suited to organisations wishing to insure a total asset value of more than \$5 million.
- **Management Liability Insurance.**
- **General Public and Products Liability Insurance** policy providing broad protection.
- **Cyber Insurance.**

Expertise in handling intricate claims

- Empathetic claims approach with acute awareness of the impact property loss has on the ability to maintain critical services.
- Understanding and strong experience with sexual and physical abuse and other sensitive claims.
- Direct access to Ansvar claims staff and personal service to assist in claims reporting and handling.



We can cover

The care industry is complex and subject to heavy regulation. Ansvar understands this so we've tailored our products accordingly.

Our risk appetite expands across child care facilities, disability services, aged care operators and retirement villages.

Care organisations may include:

- Care homes and nursing homes
- Adult day care services
- Community care – for people still living under their own means
- Creche and child care centres
- Outside school hour care including vacation care
- Retirement villages
- Kindergartens
- Registered and exempt charities providing old age residential accommodation (personal or nursing), hospices, and day centres

For further information, simply visit:

<http://www.ansvar.com.au/care-insurance>

Alternatively, please call 1300 650 540



1300 650 540 www.ansvar.com.au

This advice does not take into account any of your objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs. Before you make a decision about whether to acquire the policy, you should obtain and read the Product Disclosure Statement and Policy Wording available at www.ansvar.com.au.

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