



COMMUNITY INSURANCE

Affordable insurance for charities, volunteers and not-for-profit organisations

Ansvar is a leading risk and insurance provider for the Community, Care, Education, Faith 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.

We have specially tailored products and services to meet the unique needs of the Australian community service and not-for-profit sector.

Whether you require insurance for volunteers, General Public Liability insurance, or other specific cover at Ansvar we can help.

Ansvar can deliver:

- Insurance products that are specifically tailored to community groups and associations, and not-for-profit organisations.
- A specialist focus on the potential risk exposures that community service organisations and not-for-profit groups face.
- An understanding of volunteers involvement, breadth of activities including youth engagement and group outings within the sector.

Benefits

We understand the unique risks faced by community service organisations and not-for-profit organisations. The community sector is highly regulated for a reason: the safety and protection of staff and volunteers is top priority. We can help community service organisations mitigate these risks with comprehensive risk management protocols and procedures.

Risk management service

Clubs and community groups need insurance to protect against risks associated with their annual ongoing activities for which they have been established and/or one off single events that may be undertaken from time to time.

Ansvar is able to provide:

- Specialist knowledge of and understanding of not-for-profit board structure and operation.
- Assistance with liability risk reviews including sexual abuse exposure.
- Presentations bespoke to clients on 'risk areas' important to them, as well as general risk forums.
- Sum-insured assessments.
- Property and casualty risk surveys.

Ansvar offers advice on a broad spectrum of risk management including:

- Damage to property and equipment
- Fraud
- Volunteers safety
- Not-for-profit board responsibilities
- Professional Indemnity

Flexible and tailored protection based on your needs

Every community organisation faces risks from damage, theft or arson. That's why the right protection is critical. By helping to identify your organisations specific vulnerabilities, you'll be better prepared down the track.

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.
- Expertise in assessing sexual and physical abuse risk exposure on an occurrence wording.
- Liability wording includes automatic coverage for volunteers and sub-contractors.

Available community 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**

Expertise in handling intricate claims

- An empathetic claims approach with acute awareness of the impact property loss has on the ability to maintain critical services.
- Understanding and experience with sexual and physical abuse and other sensitive claims
- A mix of partnership and supplier panels with national reach and access to local and/or technical specialists

For further information, simply visit:

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

Alternatively, please call 1300 650 540



We Can Cover

The Australian community service and not-for-profit sector is a growing industry that contributes to society on an invaluable level, often in challenging circumstances.

The scope of organisations and the risks they face are vast. So too is the responsibility that these types of clients have to their staff, management, board, even their volunteers. Ansvar understands this and we can offer the right cover for your sector.

Community services organisations may include:

- Advice and support centres
- Culture, recreation and social clubs (sporting organisations, hospitality clubs, performing arts organisations)
- Community centres, village halls, member clubs, playing fields and parks
- Environmental charities and animal welfare
- Social services, emergency and relief (eg. Scouts and Guides, YMCA etc)
- Development and housing (associations and assistance)
- Educational charities, employment, vocational and training programs or centres
- Philanthropic and advocacy services



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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