



## EDUCATION INSURANCE

### Expertise in Educational and School Insurance

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.

Educational facilities ranging from primary schools to adult learning centres must be diligent, transparent and incredibly conscientious with their processes and protocols. At Ansvar we understand the types of risk exposures that learning environments face, so we've developed insurance cover to meet the needs of this sector and ensure assets are protected.

Ansvar can deliver:

- Insurance products that are individually tailored to specific educational organisation risks.
- Cover for different levels of educational organisations.
- Ability to offer an Affinity partnership for Ansvar Personal products.

### Benefits

Ansvar has been working with educational institutions for many years and our understanding of the sector's specific requirements is unparalleled.

The education sector is highly regulated for a reason: the safety and protection of students and staff is top priority. We can help educational institutions mitigate these risks with comprehensive risk management protocols and procedures.

#### Risk management service

Educational institutions have undergone significant regulatory changes over recent years. Now, more than ever, it is critical for schools to ensure the right protection is in place to protect themselves, their staff and students who are in their care.

Increasing risk factors including molestation claims, playground safety and changing employment practices requires all educational institutions to increase their level of protection.

We understand the types of risk exposures that education facilities and learning environments face.

Ansvar is able to provide:

- Customer education presentations at Bursar/ Business Manager conference.
- Understanding of and education around sexual and physical abuse exposure.

We understand that every educational institution is unique. That's why a tailored Ansvar insurance policy ensures you're covered.

Knowing the risks educational institutions face is important to ensure you are protected. Risks in the education sector include:

- Playground safety
- Financial loss
- Abuse and sexual molestation
- General public and products liability insurance
- Cyber security and data
- Fire and accidental damage

### Protecting your school, staff and students is what really matters

We understand educational facilities must be proactive when managing the risks associated when it comes to issues around property and arson. Our specialist education insurance policy has been specifically designed to protect your property, students and your staff.

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

- Liability cover for claims of bullying and abuse on an occurrence wording.
- Personal Accident offering for volunteers and students.
- Liability cover for school activities including sports curriculum and adventure outings.
- Flexibility in our underwriting approach to tailor products and wordings.

### Available education insurance products

- **Business Pack** - suited when insuring a total asset value of less than \$10 million. Cover available includes Property and Income Protection, General Public and Products Liability, Organisation Liability and Personal Accident.
- **Industrial Special Risk Insurance package** - suited to organisations wishing to insure a total asset value of more than \$10 million.
- **Management Liability Insurance.**
- **General Public and Products Liability Insurance policy** providing broad protection.
- **Personal Accident** for students.

### 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 Abuse and other sensitive claims.
- Direct access to Ansvar claims staff and personal service to assist in claims reporting and handling.



### We can cover

We have the experience and understanding to provide the best level of protection for educational institutions, those in your care and your property.

Educational facilities include independent run schools and colleges whose primary purpose is to provide education including pre-school and adult education.

Key considerations include:

- Proactive safeguarding procedures, Working With Children check of all staff essential
- Positive and proactive attitude towards physical security, fire protection and general maintenance.

**For further information, simply visit:**

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

**Alternatively, please call 1300 650 540**



**1300 650 540 [www.ansvar.com.au](http://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](http://www.ansvar.com.au).

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