Ansvar Insurance
4th Floor, The Office,
1 Market Square,
Circus Street, Brighton
BN2 9AS
Phone: **0345 6020 999**
Email: **ansvar.insurance@ansvar.co.uk**

Arranged by:

The British Sugarcraft Guild Member Insurance
Your insurance cover options at a glance

The British Sugarcraft Guild has arranged a group insurance policy (the "Master Policy") with Ansvar Insurance through ADS Insurance Brokers. The cover has been designed specifically for bakers and decorators of biscuits, cakes, cookies and similar baked goods including chocolatiering and sugarcraft. UK based members of The British Sugarcraft Guild ages 18 or over may apply to subscribe to the Master Policy.

Members can choose from a range of cover options to suit their needs. This document is intended to provide a simple overview of the available cover options and key limits to help you compare them at a glance.

Full details of the cover, including terms, conditions and exclusions, are set out in the policy wording, which should be read before making a decision.

Please note that neither the British Sugarcraft Guild not Ansvar Insurance has provided a personal recommendation in relation to this insurance. You are responsible for deciding whether the cover and level you select are appropriate for your needs

	Membership Cover Options		
Section	**Option 1**	**Option 2**	**Option 3**
Public and Products Liability			
Indemnity Limit: £5,000,000	✓	✓	✓
Personal Accident			
Benefit — Amount			
Death: £10,000	✓	✓	✓
Permanent Total Disablement: £10,000			
Permanent Partial Disablement: £100 per week			
All Risks			
Covered Property: Unspecified items	✗	✓	✓
Geographical limits: United Kingdom			
Total Sum Insured: £3,000			
Money including Personal Accident (assault)			
a. Money			
Money item — Limit			
During working hours: £5,000			
In transit: £5,000			
In a bank night safe: £5,000			
In a safe: £5,000			
b. Personal Accident (assault)	✗	✗	✓
Benefit — Amount			
Death: £10,000			
Permanent Total Disablement: £10,000			
Temporary Total Disablement: £100 per week			

Ansvar Insurance is a business division of Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. EIO is registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

UW192 (BRMEM) 05/26 (SASG)