

Care Insurance

All care businesses are unique in their own way. The differences could be down to size, staff, the services and support which are offered, equipment used, whether publicly or privately owned – the list is endless.

This uniqueness means that all will have different insurance needs and it's therefore essential that insurance requirements are assessed on an individual basis.

By tailoring your insurance to meet your specific needs, you could both save money on your premium as well as preventing any unexpected surprises if you should need to make a claim.

Ecclesiastical's specialist Care Insurance is designed to give the essential insurance support you need to protect your business.

Who is it suitable for?

Our bespoke insurance covers a wide range of care sector businesses including:

- **Care Homes**
- **Care Homes with Nursing**
- **Children's Homes and Nurseries**
- **Supported Living**
- **Domiciliary Care**
- **Hospices**
- **Private Hospitals**
- **Clinics**
- **Psychiatric Care Hospitals**



What cover does it offer?

Our extensive cover is designed to be tailored to meet your individual requirements. So you only pay for the cover you need and can feel confident, should you ever have to make a claim, that you are adequately covered.

Our cover is based on over 30 years of experience and knowledge of the care sector, and can include:

- **Property damage including accidental damage**
- **Contents and stock**
- **Business interruption**
- **Public liability (with no exclusion for abuse claims)**
- **Products liability**
- **Employer's liability**
- **Resident's personal liability**
- **Treatment risk including personal indemnity for nurses**
- **Legal expenses including defence costs at employee tribunals**
- **Personal accident**
- **Loss of registration**
- **Money including pension books**
- **Assault**
- **Personal effects**
- **Temporary accommodation**
- **Terrorism**

Value added services

We are constantly listening to our customers' needs, and provide a range of value added services to help you run your businesses:

- Discounted training courses
- Discounted products & services



- Access to a panel of risk assessment experts to help you meet your legal and regulatory requirements
- Valuation service by NEBOSH qualified surveyors who are expert in all types of care home buildings
- Risk Management Reports to help minimise risk
- Guidance notes written by our experts on topics such as health & safety, training, risk assessment and many more
- Seminars on key industry topics such as 'abuse claims'
- Free 24hr helpline offering legal advice and counselling service for employees. Provided by DAS Legal Expenses Insurance Co Ltd.

What happens if I need to make a claim?

Our great reputation for settling claims quickly and fairly is as important as the cover itself. When things go wrong, our specialist claims service is on hand 24 hours a day.

You are given the name of an individual point of contact, who will personally handle your claim. All of our claims specialists have the expert knowledge and operational authority to make things happen fast.

For over 120 years we have been looking after the insurance needs of our clients and during this time we have built up vast amounts of experience which we still put into practice today.

Our extensive contact list of suppliers can help bring immediate benefits to our

customers in times of need and can make all the difference to your ongoing business activity.

And don't just take our word for it. When surveyed, over 90% of our customers were either very or extremely satisfied with our claims service*. And our claims service has been a finalist in the British Insurance awards three times in the last five years.

*Source: Ecclesiastical 2007 Claims Satisfaction Survey, sent to claimants who received a partial or full payment of the claim.



To find out more about how Ecclesiastical can help you protect your care business either talk to your insurance broker or visit:

ecclesiastical.com/careinsurance1

Ecclesiastical came to our rescue!

“ Ecclesiastical came to our rescue when our residential care home was unexpectedly flooded. We've never been flooded before but a particularly intense period of rainfall quickly flooded the ground floor.

We were given our own claims adviser, Sandra, who appointed a loss adjuster straightaway. Whilst the claim was being dealt with, we received a courtesy call from Sandra who decided that we required extra assistance and organised a restoration firm to visit our care home on the very next day.

Sandra followed up with a site visit and recommended an interim payment be made to cover the inevitable expenses which we were incurring.

Repairing the kitchen was also causing us a problem as we had no alternative facilities

whilst it was being repaired. Ecclesiastical used their contacts to organise a fully fitted portable kitchen to be delivered, to help keep us operational.

We are still receiving regular courtesy calls from Ecclesiastical, making sure that we are happy with their service. The building has now dried out and restoration work is about to start.

Keeping the home up and running has been very difficult. We've learnt a lot from the experience and staff and residents have grown a lot closer. One of the important factors in our recovery is the care that Ecclesiastical's team has given us. To be honest, it is rather unexpected in this day and age but nonetheless, it is very much appreciated. ”

**Mr Jenkinson, Director,
Weir Residential Care Home, Hull**



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Why choose Ecclesiastical?

With over 120 years experience in providing insurance solutions and almost 30 years in the care sector, Ecclesiastical has built a store of knowledge that is invaluable when helping to protect your interests.

Ecclesiastical provides specialist insurance products and services for businesses and organisations, such as care homes, that support the communities and environments in which they operate.

We're one of the largest British-owned insurers with total group assets of over £1.3 billion and total net assets of over £345 million*.

We're rated 'A-' by Standard & Poor's and 'A' by A.M. Best – which reflects our financial strength and stability.

Having this financial strength means we have the capacity to write large and complex risks which other insurers may avoid.

*Source: Ecclesiastical Insurance Office 2007 Annual Report and Accounts.



Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. Tel: 01452 528533. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.

Care Insurance

Designed to give the essential insurance support you need to protect your business.

