

Care Home Cover



 **CrawfordDavis**
the insurance specialists

Introduction

Since beginning our business in the 1960's Crawford Davis has developed many close relationships with some of the best known insurers giving you the chance to choose from a wide range of well established and successful products. We pride ourselves on giving advice to help you make the correct choice of products at a competitive price.

Our product is available to nearly all classes of the care sector including but not limited to:

- Elderly / Nursing *from individual homes to larger groups*
- Learning and Disability
- Hospices
- Supported Living or Sheltered Accommodation
- Domiciliary Care

Specialist Cover is available in the following sectors

Property

- Wide contents cover definition incorporating: business contents; residents personal belongings; employees' personal belongings and household contents. Subject to a minimum excess of £50.
- Cover includes additional costs required to comply with the Care Standards Act, following a loss.
- Buildings cover (if required). Subject to a minimum excess of £150.

Liability Protection

- Employers' liability £10m and Public / Products liability up to £10m
- Abuse cover including:
 - Physical abuse
 - Sexual abuse
- Medical malpractice cover

Revenue Protection

- Loss of revenue cover that includes as standard:
 - Prevention of access to the premises
 - Failure of utilities into the premises
- Infectious disease, murder, food poisoning, defective sanitation and vermin.
- Loss of registration

Legal Expenses

- Cover provided as standard
- £250,000 cover
- Statutory license protection (£50,000 limit)
- Employment disputes:
 - Tax protection
 - Contract disputes

Additional Benefits

Exclusive access to CybHR - an online HR management tool for employment law compliance, provided free as part of the package.

Registration Consultant – free access to and advice from a well regarded Registration Consultant who has considerable expertise in this extremely complex area of the law.

In the event of a claim

Claims Assist – will provide a loss adjuster who will be acting for you in the event of a Property Damage or Business Interruption claim exceeding £5,000. They will be acting on your behalf as opposed to the insurers'.

This is just a summary of some of the main covers available. For more information, including other limitations and conditions, please contact us. Cover is available subject to underwriters acceptance, terms and conditions.



10 reasons for choosing us

- 1.** As we are a broker partner with Towergate Patrick you will benefit from 25 years of specialist experience in the care home sector.
- 2.** When something goes wrong, a quick and effective response could be vital to keep you in business. Our dedicated claims handling service gets your care home back up and running as quickly as possible.
- 3.** If there is a major incident you will receive a full loss recovery service in person from a Towergate appointed loss adjuster to look after your interests so that you can concentrate on the business.
- 4.** For Health and Safety support and advice, you will benefit from our strategic partnership with MHL Support Services, who are one of the UK's leading support groups in safety, health and environmental services for the care sector.
- 5.** A free online human-resources system is included within our policy to streamline your administration and save you money if you are already paying for HR administration elsewhere.
- 6.** Free access to Abbey Legal Protection 24 hour Helpline. All their advisors are qualified solicitors or barristers and they have a care home specific team for employment related matters.
- 7.** Free access to one of the country's leading independent registration and health care consultants specialising in risk management.
- 8.** Dependable public liability cover with no abuse exclusion plus a wide malpractice cover.
- 9.** In-house underwriters to process your application and commence cover quickly and efficiently.
- 10.** Arrangements with insurers for your non care home related insurance risks. e.g. minibus or engineering inspection.

What our customers think of us

"As the manager of a registered charity, getting the right cover for our Care Home to meet all our needs and at a competitive price is very important for me and for our Trustees. It is even more important that the process is backed up by a proactive and first class service and that is just what we received from Crawford Davis."

"The Insurance is very comprehensive and seems to cover all aspects of care home needs."

"I am very satisfied with the service you and your team provide .Any queries are dealt with promptly and appropriate advice given to our satisfaction."

Details of contributory testimonials are available on request

For a FREE review of your insurance needs please contact our specialist Care Homes team today:



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