

target business guide

CARE INSURANCE



Why Ecclesiastical

We've been providing specialist insurance to care businesses for over 30 years, and can tailor each Care Insurance policy to the customer's particular needs.

For more reasons to choose Ecclesiastical's Care Insurance, please see our key benefits guide, available on our broker website ecclesiastical.com/brokers

Market

We have a wide risk appetite, from small independent care homes through to large care groups. See the target business table below and on the back of this sheet for details.

Capacity

We can write large risks, and can accommodate exposures in excess of £50m estimated maximum loss.

Approach

We underwrite and rate each risk based on its own particular circumstances.

We will ask for full underwriting information before we underwrite.

Target business

The following table outlines the types of care sector risks that we write.

PD = Property Damage BI = Business Interruption EL = Employers' Liability PL = Public Liability

Type of care business	PD	BI	EL	PL	Comments
Care homes that provide personal care (including adult placement homes) for:					
Old age and dementia	✓	✓	✓	✓	
Mental disorder/mental illness	✓	✓	✓	✓	
Learning disability	✓	✓	✓	✓	
Physical disability	✓	✓	✓	✓	
Sensory impairment	✓	✓	✓	✓	
Drug and alcohol (post treatment)	✓	✓	✓	✓	



For more information
contact your Regional Centre
ecclesiastical.com/contactus

Type of care business	PD	BI	EL	PL	Comments
Care homes that provide personal care with nursing for:					
Old age and dementia	✓	✓	✓	✓	
Learning disability	✓	✓	✓	✓	
Physical disability	✓	✓	✓	✓	
Convalescent homes	✓	✓	✓	✓	
Hospices	✓	✓	✓	✓	
Supported living for:					
Old age and dementia	✓	✓	✓	✓	
Mental disorder/mental illness	✓	✓	✓	✓	
Learning disability	✓	✓	✓	✓	
Physical disability	✓	✓	✓	✓	
Sensory impairment	✓	✓	✓	✓	
Drug and alcohol (post treatment)	✓	✓	✓	✓	
Extra care	✓	✓	✓	✓	
Domiciliary care	✓	✓	✓	✓	
Children's homes	✓	✓	✓	✓	
Foster agencies					Please refer to your Regional Centre for details
Hostels	✓	✓	✓	✓	Excluding bail hostels and uncontrolled/unsupervised hostels for child sex abusers and arsonists
Hospitals/clinics	✓	✓	✓	✓	Excluding PI risks
Detention centres	X	X	X	X	
Secure units/ secure accommodation					Please refer to your Regional Centre for details
Clinics specialising in treatment of sex abuser	X	X	X	X	

The information in this document is intended for insurance professionals only and should not be distributed to the public.



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