

key benefits

CARE SECTOR INSURANCE



Why Ecclesiastical

- Specialist product
- Long term involvement in the sector
- Knowledge of the sector, and the risks and hazards associated with it
- Surveyors who are all NEBOSH qualified
- Insurance valuation service (subject to eligibility)
- Access to risk assessment/management including:
 - guidance notes
 - seminars
- Claims expertise – 98% of brokers are satisfied with the way we settle claims.
(Source: Ecclesiastical Broker Satisfaction Survey, 2005)
- Excellent claims service – finalist in British Insurance Awards 2003, 2004, and 2006
- Specially selected value added services (subject to eligibility)
- Regional office network giving direct local access to decision makers
- Access to **www.ecclesiastical.com/careinsurance** for information and value added services
- We're fully committed to the broker channel, enabling your clients to access expert advice and assistance
- High insurance capacity to enable us to write all types of risk – from small to the very large
- A- (strong) rating from Standard & Poor's
- A (excellent) rating from AM Best

Product highlights

Product review

We have significantly improved our Care Insurance product and now include Equipment breakdown, Employment Practices Liability and Loss of registration/licence as standard.

Property damage

- Accidental damage and subsidence cover as standard
- Automatic £5,000 'all risks' cover for unspecified property anywhere in the UK
- Personal effects of residents included whilst away from the premises
- Loss or theft of keys
- Stock in transit
- Seasonal stock increase
- Temporary accommodation for resident proprietors and staff
- Index linking until settlement of a claim is offered as standard
- Day One alternatives starting with free 15% uplift

Equipment breakdown

- Including patient handling equipment, laundry equipment, central heating, security and office equipment
- Computer breakdown cover anywhere in the European Union
- Maintaining computer operations



Product highlights (continued)

Business interruption

- Automatically includes £25,000 cover for additional increased costs of working supplementary to the standard revenue cover
- Suppliers extension limit increased to £50,000
- Specific residents' alternative accommodation cover available
- Specified diseases extension covering restrictions (not necessarily closure) by the local authority

Liabilities

- Public liability £5,000,000 standard, higher limits available
- Employers' liability £10,000,000 standard, higher limits available
- Residents' and resident staff (on request) personal liability increased to £5,000,000
- Treatment risk increased to £5,000,000 any one event
- Overseas personal liability now included for employees on business trips during those periods when not engaged in business activities
- Our normal wording has no restrictions in respect of abuse
- Charity trustee insurance included up to £100,000 (excluding services). A separate policy is available if higher limits are required

Legal expenses including Employment Practices Liability (EPL)

- Automatically includes EPL – providing defence at employee tribunals
- Covers any compensation award made against the insured subject to excess of 10% of the cost of the compensation (minimum £1,000)

Money with assault extension

- Covers against fraudulent use of credit or debit cards ordinarily used in connection with the business
- Covers expenses incurred if the identity of the insured or business is used by a third party to obtain credit
- Standard limit for money in any locked unspecified safe increased to £2,500
- Level of benefit for 'capital' injuries such as death or loss of limbs increased to £35,000

Loss of registration/licence

- We have automatically included this section for everyone, with a limit of £100,000
- Now includes cover for withdrawal of the premises licence under the Licensing Act 2003 (should one apply)

Helplines

- 24 hour helplines are available for legal advice, emergency repairs, and employee stress-related matters

Additional cover available by separate section or policy

- Personal accident
- Fidelity guarantee
- Motor (including minibus)

This information is for insurance professionals only. It is not intended for distribution to the public in the UK or elsewhere. Please see the policy and summary for further information regarding the above features.



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