

IMPORTANT – Update to your policy

Effective date:

Policy number:

Insured:

Our update ref: XXXX/Jul/RNL

We have converted your Care insurance policy to our most up-to-date version which includes many improvements. These include increased limits, wider cover for employer/employee disputes and automatic cover for loss of registration. Your new policy is enclosed and the significant changes are summarised in this document.

Section 1 – Property damage

Contents definition – is amended to include stock belonging to you or for which you are legally responsible contained in the premises.

Personal effects – we have increased the limit for personal effects contained in the premises for:

- you, your directors and partners, your residents and your resident employees from £500 per person to £2,500 per person
- your non-resident employees and authorised volunteers from £500 per person to £1,000 per person

Extension 6 – Capital additions

We have increased the limit of the total sum insured for alterations and additions for both buildings and contents from 10% to 15% (or £500,000 whichever is the less).

Extension 9 – Emergency services damage

We have widened cover to include damage caused to the buildings and contents as well as to the grounds of the premises.

We have removed the limit for any one claim under this extension.

Extension 11 – Loss of LPG

We have introduced this new extension to cover the replacement costs of liquid petroleum gas following accidental discharge from the storage container.

The limit for any one period of insurance is £5,000.

Extension 15 – Loss or theft of keys

We have widened cover to include loss as well as theft of the keys to your premises (including safes and strongrooms in the premises).

We have increased the limit for any one period of insurance from £2,500 to £5,000.

Extension 16 – Loss or theft of service users’ keys

(This extension applies to supported living, extra care and domiciliary care organisations).

We have introduced this new extension to replace locks at service users’ homes following loss or theft of their keys.

The limit for any one period of insurance is £2,500.

Extension 17 – Property in the open grounds of the premises

We have increased the limit for groundsmens’ equipment and fixtures including fixed floodlighting, security equipment, signs and nameplates for any one period of insurance from an aggregate of £10,000 to £20,000.

Extension 19 – Freezer contents

We have removed the limit for the contents of chill or deep freeze units for any one period of insurance.

Extension 22 – Temporary accommodation for resident staff

We have increased the limit for any one period of insurance from £15,000 to £25,000.

Extension 24 – Stock in transit

We have introduced this new extension to cover stock whilst being transported by you anywhere in the geographical limits.

The limit for any one period of insurance is £1,000.

Extension 27 – Decontamination following escape of oil

We have increased the limit for any one claim from £5,000 to £25,000.

Extension 29 – Seasonal stock increase

We have introduced this new extension to cover additional stock and provisions you have purchased for any religious festival, fund raising event or fete.

The limit for any one period of insurance is £10,000.

Inflation protection

We now offer two methods of inflation protection:

- **Index linking** - this general form of inflation protection is automatically provided unless you advise us otherwise. Your sums insured are increased, until settlement of a claim, in line with a suitable index.
- **Day one** – you can choose this method of inflation protection as an alternative to index linking. Your sums insured are uplifted by 15% at no additional charge or can be uplifted to 25% or 50% at your request for an additional premium.

Section 2 – Equipment breakdown

We are continuing to provide equipment breakdown cover but for clarity we are confirming that any patient treatment equipment with an individual replacement value greater than £115,000, kidney dialysis equipment and certain scanning equipment (such as MRI scanners) do not form part of your covered equipment.

Also, this section excludes cover while the premises are unoccupied.

Computer equipment

For computer equipment, we have increased our maximum liability for any one period of insurance from £100,000 to £250,000.

Section 3 – Business interruption

Residents' alternative accommodation

The cost of temporarily re-housing your service users may form part of your loss of revenue or Additional Increase in Cost of Working claim. But you may now purchase specific cover for this expense especially if such costs are not necessarily incurred to protect your revenue or keep your business going. The costs will be paid until your premises are fit to be used by your service users again up to a maximum indemnity period chosen by you.

If you would like the more specific cover provided by this option, please contact us or consult your broker.

Extension 3 – Suppliers extension

We have increased the limit for any one incident from £15,000 to £50,000.

Section 4 – Liabilities

Cover 2 - Public and products liability

Extension 6 - Personal liability – residents and resident staff

We have widened cover to include the personal liability (at your request) of your resident staff if they are not insured elsewhere. However, we've excluded liability arising from motor vehicles and from craft designed to travel through water, air or space.

We have increased the limit for any one claim from £2,000,000 to £5,000,000.

Extension 7 – Overseas personal liability

Cover is provided under the Public liability section for your employees engaged in business activities whilst temporarily overseas. We have added this extension to indemnify your employees who are temporarily overseas on business trips during those periods when they are not specifically engaged in business activities. However, we've excluded liability arising from motor vehicles and from craft designed to travel through water, air or space.

The limit for any one claim is £5,000,000.

Cover 3 – Treatment risk

We have increased the limit from £2,000,000 for all claims in any one period of insurance to £5,000,000 for any one event.

Section 5 – Legal expenses

We have widened the scope of the legal protection offered via DAS Legal Expenses Insurance Company Limited to include Employment Practices Liability (EPL). This means that we will defend you at employee tribunals unless there are no 'prospects of success'. We will also cover any compensation awards made against you subject to you bearing 10% of the cost of compensation (subject to a minimum of £1,000).

The limit for legal costs and expenses for any one claim is £100,000. A higher limit of £250,000 is available at your request for an additional premium.

Other EPL benefits include:

- Representation for formal investigations brought by the Equality and Human Rights Commission.
- Defence of employment disputes prior to the issue of proceedings is not dependent on dismissal. The claimant only has to have put in writing his request for reinstatement or financial compensation.
- Pregnancy/maternity related compensation awards.
- Motor prosecution defence costs.

Section 6 – Money with assault extension

Cover A - Money

We have increased the standard limit for money in any locked unspecified safe for any one claim from £1,500 to £2,500.

Extension 4 – Fraud and identity theft

We have introduced this new extension to provide cover against any fraudulent use of credit or debit cards ordinarily used in connection with your business.

The limit for any one period of insurance is £1,000.

We also cover any reasonable and necessary expenses you incur if the identity of the business or a director, partner or resident manager is used by a third party to obtain credit against your knowledge.

The limit for any one period of insurance is £1,000.

Assault extension

We have increased the level of benefit for 'capital' injuries such as death or loss of limbs or eyes from £15,000 to £35,000.

We have also increased the level of benefit for temporary total disablement (payable for up to 104 weeks) from £150 per week to £350 per week.

Section 8 – Loss of registration

This section is now automatically included for everyone, with a sum insured of £100,000. We have increased the scope of this section to include cover for withdrawal of your premises licence granted under the Licensing Act 2003, should you hold one.

If you already have this cover with a higher limit, the higher limit will apply.