



# care risk appetite

The care sector is defined as encompassing all activities whose aim is to help people overcome or deal with difficulties related to physical, mental, environmental or lifestyle problems at any time in their life.

Our risk appetite extends throughout the care sector provided that the primary purpose of the institution or organisation is to provide care.

We have provided a list of the types of risks frequently encountered within the sector. Our approach to each type of risk is detailed together with any relevant comments or limitations. To aid clarity we have also included a sample of the type of risks that are sometimes put forward to us because of a “care” component, but which are outside our risk appetite for reasons shown.

Your local Regional Centre will be pleased to assist and also provide guidance on other areas of care not mentioned.

Type of care business	PD	BI	EL	PL	Comments
<b>Adult Placement Schemes</b>	✓	✓	✓	✓	
<b>Care homes that provide personal care for:</b>					
Old age and dementia	✓	✓	✓	✓	
Mental disorder/mental illness	✓	✓	✓	✓	
Learning disability	✓	✓	✓	✓	
Physical disability	✓	✓	✓	✓	
Sensory impairment	✓	✓	✓	✓	
Drug and alcohol (post treatment)	✓	✓	✓	✓	
<b>Care homes that provide personal care with nursing for:</b>					
Old age and dementia	✓	✓	✓	✓	
Learning disability	✓	✓	✓	✓	
Physical disability	✓	✓	✓	✓	
Convalescent homes	✓	✓	✓	✓	
<b>Children’s Activity Centres</b>	x	x	x	x	“Care” is not the main function of the risk but is provided as a necessary component of the primary function which is that of holiday/activity provision. Refer to Charity Risk Appetite.

Type of care business	PD	BI	EL	PL	Comments
Clinics	✓	✓	✓	✓	We are presently unable to accommodate Medical Malpractice exposures. We do not insure clinics who offer treatments that conflict with our core values
Domiciliary Care	✓	✓	✓	✓	
Drop In Centres/Day Centres	✓	✓	✓	✓	
Drug and Alcohol Rehab Facilities	✓	✓	✓	✓	Provision of "Treatment/Malpractice" cover is considered on a case by case basis
Extra Care	✓	✓	✓	✓	
Family Centres	✓	✓	✓	✓	
Fostering And Adoption Agencies	✓	✓	✓	✓	Accommodation business only
Hospices	✓	✓	✓	✓	
Hospitals	✓	✓	✓	✓	We are unable to accommodate Medical Malpractice exposures
Hostels for Homeless	✓	✓	✓	✓	
Refuge Centres	✓	✓	✓	✓	
Residential Homes	✓	✓	✓	✓	All types acceptable including Children's Homes
Secure Accommodation/ Detention Centres	X	X	X	X	"Care" is not the main function of the risk but is provided as a necessary component of the primary function which is that of security
Sheltered Accommodation	✓	✓	✓	✓	
Supported Living	✓	✓	✓	✓	

This information is intended for insurance professionals only and is not intended for distribution to the public. Please see policy and summary of cover for further information regarding the above features.



Beaufort House, Brunswick Road,  
Gloucester GL1 1JZ  
Email [broker@ecclesiastical.com](mailto:broker@ecclesiastical.com)  
[www.ecclesiastical.com/brokers](http://www.ecclesiastical.com/brokers)

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