



A guide to our new business risk appetite

Within our Charitable Care niche we write UK based registered and exempt charity organisations whose primary purpose is to provide care and who operate from no more than five locations. The following table provides examples of risks within our appetite but is not exhaustive. If you have a risk you would like to place with us, please refer to one of our underwriters.

Within Appetite

Residential homes and day centres for the following classes of service user - elderly, dementia, learning disability or sensory impairment

Drug and alcohol post treatment centres

Family centres

Hospices

Retirement villages

Sheltered housing

We can write the following risks on a property only basis

Fostering and adoption agencies

Homeless hostels/Refuge centres

Hospitals and clinics

Residential homes for service users with mental disorder or mental illness

Residential special schools.

The provision of domiciliary home care and supported living incidental to the above is within appetite.

We will also consider writing property only for commercial enterprises that are active in the care sector using our standard commercial combined policy.

There are some risks that we would only consider in exceptional circumstances, these risks are:

Normally Outside of Appetite

Adult placement agencies (shared lives)

Domiciliary home care and supported living in isolation

Drug and alcohol treatment centres
Children's homes.

We do not write Aviation, Motor or Marine Risks (other than non Road Traffic Act cover and incidental use of small watercraft).

Charitable Care

Risk profile – a guide to getting the best terms for your client

The profile below outlines some of the features that we consider identify a good quality Charitable Care risk.

When you submit a new business enquiry to us please supply as much information as you can about the risk and how it fits within this profile. This will help us to provide you with the best terms for your client.

General	Liabilities	Property/Business Interruption
<p>An established organisation that can demonstrate good management.</p> <p>.....</p> <p>The last inspection by the official regulator such as the Care Quality Commission was graded as outstanding or good.</p> <p>.....</p> <p>Written references are taken up for all staff prior to employment commencing.</p> <p>.....</p> <p>There is a consistently high level of service user occupancy.</p> <p>.....</p> <p>Confirmed claims experience. Good claims experience is preferable as is evidence of action taken following previous losses.</p>	<p>There is a positive attitude to risk management. For example there is a Health & Safety policy and records of training provided are kept.</p> <p>.....</p> <p>Documented policy to safeguard children and vulnerable adults which is reviewed and updated annually.</p> <p>.....</p> <p>Proactive approach to dealing with near misses, incidents and complaints.</p> <p>.....</p> <p>Procedures to ensure activities are supervised and managed by staff or third parties who have suitable qualifications and experience.</p> <p>.....</p> <p>The individual needs of all service users are regularly reviewed and updated.</p> <p>.....</p> <p>There is a procedure to ensure the safekeeping of service users personal possessions.</p> <p>.....</p> <p>There is minimal use of agency workers and staff turnover including managers is low.</p> <p>.....</p> <p>Managers are suitably qualified for their roles.</p>	<p>There is a positive attitude to risk management. For example there is a policy to control the storage/ disposal of waste, fire assessments are regularly carried out and the activities of contractors are controlled.</p> <p>.....</p> <p>Good fire protection is in place.</p> <p>.....</p> <p>Any extraction systems are regularly maintained and cleaned.</p> <p>.....</p> <p>There is a programme to maintain and clean any laundry machines (including lint traps and driers).</p> <p>.....</p> <p>Fire protection is in place for any cooking ranges.</p> <p>.....</p> <p>Well maintained buildings.</p> <p>.....</p> <p>A business continuity plan that is regularly reviewed and updated is in place.</p>

Getting in touch

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