

Domiciliary Care Service Providers

Appetite Guide

In the highly sensitive world of Domiciliary Care Provision it is essential to have the right cover. At Camberford Underwriting we have been writing these risks for a long time, as a result we know the intricacies of the industry and have a top tier offering that will mean your client can just get on with what they know and leave the insurance concerns to us.



Appetite

- Domiciliary Care services providers
- Policyholders domiciled and registered (and working) within the UK, Isle Of Man and the Channel Islands
- Minimum Premium: variable based on risk profile and coverage options selected

We can also consider:

- Abuse coverage
- Professional Liability, malpractice and treatment cover
- Limits of abuse and Professional Liability cover
- The potential impact of any coverage on a 'claims made' basis
- Any requirements following inspection by the CQC (England) (or CSIW (Wales), Care Commission (Scotland), RQIA (Northern Ireland) should be completed or a commensurate action plan available
- The scope of Legal Expenses coverage varies greatly within care policies. As a perceived 'ancillary' product to core liability covers, this may at times have limited impact when selecting a policy, but it can prove very important to have a bespoke care cover; for example, Coroner's inquest costs protection
- Service user profiles and management there of are critical to appraisal of risk
- Complex care

Core Features & Benefits

- If previous policy was on a claims made basis, we can offer a Retrospective protection for Abuse & Medical treatment cover
- Loss of Keys protection
- New ventures can be considered
- Specialist underwriters

Additional Cover Options

- Property and Business Interruption
- Legal Liability - Core Public/Product Liability (including Professional Liability) and optional Employers Liability and Fidelity Bonding cover
- Legal Expenses - Includes Coroner's Inquest costs protection

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