

# Care Sector Insurance Solutions

Our specialist care practice understands the needs of care organisations and the regulations within which they work.

No two care organisations are the same and at Jobson James we provide tailor-made policies to suit.

## Care Sector Insurance Solutions

With insurers increasingly using regulatory reports such as CQC assessments to underwrite risks which can affect cover acceptance and premiums charged, you need to know that you have suitable care insurance in place and that you can rely on your Insurance Broker. The Jobson James Care Practice has worked with a wide range of care organisations and has an in-depth knowledge of the regulatory environment in which you operate. We use this knowledge and experience to negotiate the best terms and cover on your behalf. We specialise in providing insurance solutions to a wide range of care organisations including:

- Residential Care Homes
- Hostels
- Hospices
- Day Centres
- Sheltered Accommodation
- Nursing Homes
- Rehabilitation Centres
- Respite Care
- Children's Homes
- Nurseries
- Supported Living Accommodation

An extensive range of covers are available to give you the insurance protection that you need. These include:

- Material damage to property, including buildings, fixtures and fittings, contents, employees and residents' effects
- Business interruption to cover for a reduction in gross revenue resulting from material damage. This can be on a 12, 18 or 24 month indemnity basis
- Public liability to cover claims for third party injury or property damage, including abuse cover
- Theft of service users' property by employees or volunteers
- Loss of registration covering the consequential depreciation in the value of the premises
- Treatment/Medical malpractice liability for those organisations who administer medication or provide treatment or nursing care
- Statutory inspection of plant/equipment
- Legal costs and expenses for defending prosecutions under corporate manslaughter legislation

### Why Jobson James?

We have extensive experience in the care sector and you are assured of:

- An in-depth knowledge of the care sector and inherent risks within it
- A thorough understanding of the regulatory environment in which you operate
- Sound and impartial advice
- A bespoke solution that is tailored to your needs
- Peace of mind that you have the right cover
- Strong relationships, built up over many years, with specialist claims investigators and loss adjusters who are experienced in dealing with the sector
- Good old fashioned personal service and attention to detail

We will gladly undertake a complimentary audit of your existing insurance cover to ascertain if the cover you have in place is adequate and appropriate for you.

### Financial Conduct Authority

We are regulated by the Financial Conduct Authority and fully support their aims and objectives. We operate our business through management actions and behaviours that aim to create trust and fair outcomes for our customers, peers and the Regulator. Conduct Risk Management is embedded in our culture and is embraced by every employee.

### Contact Us

For more information on this and other services we provide, please contact:

**Chris Swain** +44 (0) 121 452 8716  
chris.swain@jobson-james.co.uk

**Birmingham Office:** +44 (0) 121 452 8450

**London Office:** +44 (0) 20 7983 9039

mailbox@jobson-james.co.uk  
www.jobson-james.co.uk