

Deliberately Different Domiciliary Care

With over 30 years of experience in the care industry, we are experts in arranging essential insurance cover for domiciliary care providers. Our product offers cover for personal, nursing or night car, carer respite services, household and gardening duties or one of many other forms of care meaning that you can recommend a variety of care agencies to us with the knowledge we will be able to find a solution for most of their domiciliary care needs.

Flexible Footprint

As specialists in the care sector, we have been able to create a policy that considers all insurance elements of your client's working environment and what cover they are likely to need, such as employers & public liability, business contents and personal accident covered as standard, as well as 24-hour helplines for legal and stress to assist your client when they need support most. Our aim is to grow together by working closely with you to deliver what your clients need:

- ✓ Our team can visit more complex risks with you, so we can offer specific advice and guidance to your clients
- ✓ Our policies are underwritten by A-rated insurer Markel
- ✓ We are the preferred insurance partner of UKHCA
- ✓ We have an in-house underwriting team so you can talk directly to the underwriter in relation to your client's scheme
- ✓ Access to Markel Law Hub – an online legal information centre

Easy to do business with

Our delegated authority and binder expertise helps us to help you do more for your client. Simply send us your presentation and we'll come back to you with a competitive quote.

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**OVER
30 YEARS
EXPERIENCE**



Domiciliary Care

Our Footprint

- ✓ Domiciliary Care Agencies
- ✓ Day Centres and 'walk in centres'
- ✓ Support groups

The scheme does not currently provide cover for:

- ✗ Medical centres
- ✗ Drug distribution centres
- ✗ Homeless shelter/centres
- ✗ Adult or youth offenders centres
- ✗ Recruitment Agencies

What we Cover

Property - Contents

- ✓ Business contents, plus the personal belongings of directors, partners and employees
- ✓ Covers the breakdown of your computer equipment up to £250,000
- ✓ Erasure of electronic data whilst at your premises in the UK up to £25,000
- ✓ Theft or attempted theft whether or not involving forcible/violent entry to or exit from the buildings
- ✓ Loss of your customer keys
- ✓ Reinstatement of Sum Insured - We will automatically reinstate the sum insured in full after Damage has occurred
- ✓ Property away from the premises - £5,000 for all claims in any one period of insurance

Business Interruption

- ✓ Increased Cost of Working basis with a standard limit of £50,000
- ✓ Accidental failure of utilities
- ✓ Loss of Gross Revenue (optional)

Other core covers available

- ✓ Loss of the registration from a cause outside your control up to £100,000
- ✓ Public Liability - £10m as standard
- ✓ Money in transit
- ✓ Incidental Malpractice - £10m as standard
- ✓ Personal Accident
- ✓ Employers Liability - £10m as standard
- ✓ Fidelity Guarantee
- ✓ Legal Expenses
- ✓ PR Crisis Management £25,000

What we DON'T cover

- ✗ Increase in cost of working due to computer virus
- ✗ Money stolen from an unattended vehicle
- ✗ Loss arising from misfiling or mislaying or deliberate falsification of business records

