

Domiciliary Care Proposal Form



Before completing this questionnaire please refer to the **Policy Summary**, which gives some information on key aspects of the cover that can be provided by the Homecare Policy for your Domiciliary Care Business and will help you select the sections that meet your needs.

Fair Presentation

It is important that you tell us everything about you and what you want to insure, including any specific concerns that led you to seek cover. To do this you need to answer all questions we ask you accurately and to the best of your knowledge and ability by making specific enquiries of partners, directors and senior management involved in the business and its subsidiaries.

You must tell us of anything that may be relevant or important for insurers to know so that they can make decisions on whether to offer cover, the type of cover to offer, the terms to be applied and the required premium. If you don't do this and a relevant piece of information is missed then you may not be covered correctly, your insurance may be invalid, or you may be charged a higher premium. If you are in any doubt/not sure then just tell us. For example, you should inform us of any different, special or any unusual aspects of your business activities in comparison to what would be considered 'typical' in the market place for your trade, business or profession.

Proposer Details

Insured Name

Contact Name

Postal Address

Position

Telephone

Email

Website

Postcode

The Owners, Principals, Directors and Partners of the business are:-

Name

Occupation

Qualification

Years' Experience

With regards to this insurance, whether at these premises or elsewhere:

No Insurer or Underwriter has declined to issue or renew a policy, cancelled a policy or imposed special terms in the past five years including Legal Expenses

Yes

No

In respect of any of the insured's activities:

The Proposer / Insured is not aware of any incidents which might reasonably be expected to give rise to a claim for abuse?

Yes

No

Have you or any employee, past or present, received any disciplinary action or sanctions from any outside agency including the business's registration authority, or been subject of criminal proceedings following an incident or allegation of abuse?

Yes

No

Neither you nor any Director, Partner or Representative have ever;

Been prosecuted under the Factories Act or Health and Safety at work Act or any similar legislation?

Yes

No

Been served with a Prohibition Notice under the Health and Safety at Work Act in the past 5 years?

Yes

No

Been involved in any legal disputes in the last 5 years in connection with any company / business / firm in which any of you have been involved?

Yes

No

Been convicted of (or charged but not yet tried for) any offence other than a driving offence?

Yes

No

Been declared bankrupt, disqualified from acting as company director, gone through insolvent liquidation or been the subject of receivership or administration order?

Yes

No

Had any County Court Judgements made against you in a personal capacity or in connection with any company, business or firm in which any of you have been involved as a director, partner or in a similar capacity?

Yes

No



If any of the above have been answered as "Yes", then please provide further details:

In respect of Liability Insurance;

You have a written safeguarding policy to guard against abuse of your service users by any person which is reviewed at least annually and when legislation requires?	Yes	No
You undertake DBS checks on all employees who have a responsibility for, or are involved in, the care and supervision of Service Users through their work for you.	Yes	No
You do not employ any employee who: Is barred under ISA or is on POVAL or POCAL Has a conviction for an offence involving violence, domestic violence, harassment or sexual offences?	Yes	No
In respect of Employees you undertake other background checks on staff (references, employment records, permit to work, etc) to supplement any DBS checks that are undertaken	Yes	No
You provide induction and ongoing training to Employees dealing with: i) health and safety procedures including manual handling ii) the welfare and protection of vulnerable people iii) lone working iv) handling violent and aggressive behaviours	Yes	No

If any of the above Liability Statements are incorrect, please provide further details:

Risk Details

Full Business Description:

Trading As:

Risk Address

Previous Insurer:

Previous Policy No:

Renewal Date:

Postcode:

Current Premium:

Company Status:

Limited Company

Sole Trader

Partnership

Do you supply, hire or lend Employees to other organisations? Yes No

if yes;

i) What percentage of income is derived from the supply of employees to other businesses? %

ii) You have a written agreement with the hirer that the person supplied shall be regarded as an employee of the hirer

iii) The persons supplied do not undertake activities for the hirer beyond the scope of their employment with you

iv) you have written evidence that the hirer has insurance in force that provides cover for the acts of their employees and for liability to their employees

If answer to any of the above is no please provide details below.



Do you provide drug and / or alcohol rehabilitation?	Yes	No
Do any service users have a record of sexual or violent offences?	Yes	No
Do you offer sheltered accommodation or supported living exceeding 25% of your total turnover?	Yes	No

If yes to any of the above please provide details:

Do you provide nursing care over and above the provision of prescribed medication?	Yes	No
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If yes:

- i) Staff responsible for the management and administration of medication are suitably trained and competent for the role being carried out
- ii) There are procedures in place to ensure that all medicines are dispensed and handled in accordance with the prescribed treatment plan and include infection control where appropriate
- iii) Such procedures are fully recorded, documented and reviewed as appropriate

If the answers to any of the above are no please provide further details below:

Do you provide any other services or activities?	Yes	No
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If yes, please provide details below:

Are you a UKHCA Member?	Yes	No
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Are you a member of any other association?	Yes	No
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If yes, please specify

What year were you established?

Where you are required to do so, are you registered with the CQC or other regulatory body?	Yes	No
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Which authority (if other)?

If yes, please confirm there have been no objections to any applications for registration, or complaints lodged with the regulatory body in respect of your business?	Yes	No
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If you are not registered, please provide details below



Do you have any outstanding requirements from the latest CQC or equivalent report?

Yes

No

Definitions (Where Applicable)

DBS or Disclosure Barring Service shall mean any disclosure service operated in England, Wales, Scotland or Northern Ireland

POVA shall mean the Protection of Vulnerable Adults List

Children are defined as any person aged 16 or under

ISA shall mean the Independent Safeguarding Authority

POCAL shall mean the Protection of Children Act List

Employee shall mean any person under a contract of service or apprenticeship with you and authorised volunteers

Service Users shall mean those persons taking advantage of your services

Claim Details

CLAIMS HISTORY

Under the conditions of the policy you must tell us about any insurance related incidents (such as loss, damage or third party claims) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database

We may search these databases when you apply for insurance, in the event of any incident or claim, or at any time of the renewal to validate your claims history or that of any other person or property likely to be involved in the policy or in the claim.

In respect of the risks to be insured, whether at these premises or elsewhere, there have not been any loss, damage, injury or liability incidents during the past 5 years whether insured or not, unless as stated below:

Date	Claim Details	Amount Paid
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Have there been any Legal Expenses claims or disputes to which this insurance would have applied in the last 3 years?

Yes

No

if yes, please give details below:

Date	Claims Details	Amount Paid
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Is the proposer or any person proposing for insurance aware, after enquiry, of any investigation, circumstance or incident that they have reason to suppose might afford grounds for any future claim which has not already been advised to us;

If Yes please provide details below:



Infection Control Supplementary Questionnaire

1) Infection control

Please confirm that you have documented infection control procedures in place which follow Governmental advice in relation to:

(i) The working environment

- Measures and protocols for when work areas are contaminated and making them safe
- Reporting of infectious incidents to the appropriate statutory body/s Yes No*
- Risk management protocols in relation to visitors to the premises or premises you are working at including the control of visitors

(ii) Staff

- Reporting of infection symptoms and self-isolation protocols
- Training and competencies for the management of infection control Yes No*
- HR policies in relation to isolation and absence from work connected with infectious diseases

(iii) Service users

- Identifying services users who are at risk, who are displaying symptoms or have an infectious disease
- Supporting service users through clear care planning and risk assessments connected with infection control procedures Yes No*
- Ensuring where appropriate service users who are able to recognise symptoms know who and how to report to managers

(iv) Business continuity focuses on

- Implementation of home working procedures if applicable
- Staff shortfalls Yes No*
- Staff welfare and protection from harm
- Communication protocols with staff, service users (including their carers/guardian where appropriate) and other relevant stakeholders

* if 'No' please provide full details:

2) Service Users

Do you knowingly accept or, have future plans to accept new service users with a positive COVID-19 diagnosis or those who are displaying symptoms of COVID-19? Yes* No

If Yes, please note:

- A Risk Management Survey will be undertaken to determine risk acceptance
- You will be required to comply with all Survey risk improvements by the required dates.

If there is any other information you would like to bring to underwriter's attention please provide details here:

About the building(s)

Are the external walls of the premises constructed of brick or stone and the roof of slate or tiles unless stated otherwise below and are in a good state of repair and free from damage? Yes No

If "No", then please provide further details;



Is less than 25% of the total roof area constructed of bitumen or felt over timber or board? Yes No

If "No", please provide the following information?

- (i) The age of such roofing?
- (ii) The construction of the roof?
- (iii) If Bitumen, felt or similar on board, when was the covering last replaced?
- (iv) What is the percentage of roof area that is constructed of bitumen or felt over timber or board?

Is there a basement at the property? Yes No

If Yes what is stored in the basement?

Is the premises shared? Yes No

If "Yes", does it have its own lockable entrance and/or exit? Yes No

If "Yes", what is the occupation of those who share the property with you?

Has the property suffered from flooding or situated in an area troubled by flooding? Yes No

If "Yes", then please provide further details;

Has the property suffered from subsidence or situated in an area troubled by subsidence? Yes No

If "Yes", then please provide further details;

Are the premises securely locked and protected when not in use and left unattended and the premises meets with Minimum Standards of Security as detailed in General Condition 3 Security of the premises? Yes No
(Please see page 8 of this form for details)

If "No", then please provide further details;

Are the premises protected by a NSI/NACOSS/SSAIB approved intruder alarm system? Yes No

If "Yes", what type of alarm do you have?

If "Yes", is the alarm subject to an annual maintenance contract? Yes No



Do you or your employees live on the premises?	Yes	No	
If "Yes", please confirm a household policy is in place and that business records including Service User files are securely stored away when not in use?	Yes	No	
If there is no household policy in place or Business records including Service User files are not securely stored away, please provide further details;			
Office Contents are included automatically at £25,000. Is this sum insured adequate?	Yes	No	
If "No", enter the sum insured required?			
What is the value of Computer Equipment included within the contents sum insured?			
Business Interruption cover is included automatically on an Increased Cost of Working basis at £50,000. Is this adequate?	Yes	No	
If "No". We can provide a higher limit of £100,000 or cover on a Gross Revenue basis at a sum insured of your choice. Which do you require?			
Increased Cost of Working with a limit of £100,000?	Yes	No	
If "No", enter the sum insured required on a Gross Revenue basis?			
What indemnity period do you require?	12 months	24 months	
What is your annual turnover?			
The limit for Money in a locked safe is £5000. Is this adequate?	Yes	No	
If "No", then please provide further details;			
Loss of Registration cover is included automatically with a limit of £100,000 . Is this limit adequate?	Yes	No	
If "No", enter the sum insured required?			
Fidelity guarantee cover is included automatically with a limit of £25,000 . Is this limit adequate?	Yes	No	
If "No" do you require a limit of £50,000 ?			
Directors and Officers cover is included automatically with a limit of £25,000 . Is this limit adequate?	Yes	No	
If "No" do you require a limit of;	£250,000	£500,000	£1,000,000
Employers Liability cover is provided with a limit of indemnity of £10,000,000 . Is this limit adequate?	Yes	No	
Public/Products Liability cover is provided with a limit of indemnity of £10,000,000 and an inner limit of £5,000,000 for Abuse claims. Are these limits adequate?	Yes	No	
Professional Indemnity cover is provided with a limit of indemnity of £2,000,000 . Is this limit adequate?	Yes	No	
If 'No' we can provide a higher limit of £5,000,000 . Do you require this higher limit?	Yes	No	



Is cover required for Buildings and Tenants Improvements?	Yes	No
If "Yes", enter the sum insured required?		
Is cover required for Terrorism?	Yes	No
Are there any interests to be noted under the policy?	Yes	No
If "Yes", then please provide further details;		

Personal Accident cover for employees (24 hour basis) whilst on the insured's Premises or whilst participating in activities organised and supervised by the insured is included automatically, provided you can confirm "Yes" to the following;

(i) no person to be insured is over 70 years of age?	Yes	No
(ii) no person to be insured has ever had Personal Accident insurance declined?	Yes	No
(iii) no person to be insured has ever had any special terms imposed on a Personal Accident policy?	Yes	No

If "No" to any of I) (i) to (iii) above, then please provide further details;

Legal Expenses Cover

Legal Expenses Cover is automatically included in the policy, to protect you in the event of legal disputes, and provides cover for the cost of solicitors, barristers, expert witnesses, and court proceedings. Maximum any one claim for; Criminal defence: Interview under caution is £2,500, Tax protection: Current tax year enquiry, Court attendance costs is £1,000, Jury Service is £1,000 and all other Sections of cover is £250,000. Maximum for all claims in the period of insurance is £1,000,000.

You will have free access to legal, tax and stress counselling telephone advice services by calling the Markel advice line. You will also be able to register for the Markel Law Hub, an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP.

General Condition 3 Security of the premises

It is a Condition Precedent to any of Our liability under Section 1 – Contents and/or Section 10 – Buildings or Tenants Improvements that the following Minimum Standards Of Security apply

(i) Minimum security – contents up to GBP100,000

The **Premises** must be protected in accordance with (a) to (c) below whenever the **Premises** are unoccupied or closed for **Business** and are not attended by **You** or an authorised employee for the purpose of the **Business**

(a) Doors – all external (and internal doors leading to integral garages) are fitted with a key-operated deadlock conforming to BS3621

(b) Garage Doors – all garage doors are fitted with a key-operated deadlock or a good quality closed shackle padlock

(c) Windows – all external basement ground floor and garage windows and other windows sky-lights and fanlights accessible from roofs fire escapes drain pipes walls or other features of any building are fitted with key-operated window locks or screwed or bolted shut

Note – not applicable to openings of less than 23cm by 15cm (9 inches by 6 inches)

These requirements do not apply to properly secured fire exits designated by the Fire Prevention officer



(ii) Minimum security – contents GBP100,001 to GBP200,000

The Premises must be protected in accordance with (a) to (d) below whenever the Premises are unoccupied or closed for Business and are not attended by you or an authorised employee for the purpose of the business

- (a) Doors – all external (and internal doors leading to integral garages) are fitted with a key-operated deadlock conforming to BS3621
- (b) Garage Doors – all garage doors are fitted with a key-operated deadlock or a good quality closed shackle padlock
- (c) Windows – all external basement ground floor and garage windows and other windows sky-lights and fanlights accessible from roofs fire escapes drain pipes walls or other features of any building are fitted with key-operated window locks or screwed or bolted shut

Note – not applicable to openings of less than 23cm by 15cm (9 inches by 6 inches)

- (d) Intruder Alarm – a NSI/NACOSS/SSAIB approved intruder alarm system

Requirements (a) – (c) do not apply to properly secured fire exits designated by the Fire Prevention Officer

Furthermore

(i) the intruder alarm system shall be maintained in full and efficient working order under a contract to provide both corrective and preventative maintenance with the installing company or such other organisation as agreed with us

(ii) no alteration to or substitution of

- any part of the intruder alarm system
- the procedure agreed with us for police or any other response to any activation of the intruder alarm system
- the maintenance contract

shall be made without our agreement

(iii) All keys to the intruder alarm system are removed from the premises when they are left unattended

(iv) You will maintain secrecy of codes for the operation of the intruder alarm system and no details of the same are left on the Premises

(v) You shall appoint at least two key holders and lodge written details (which must be kept up to date) with the alarm company and police authorities

(iii) Minimum security – contents in excess of GBP200,000

The security requirements will be described on the quotation and policy schedules

Please be assured your information, including that of a sensitive or personal nature, will always be treated as private and confidential by us.

We will need to share your information with our insurers, their agents and credit agencies to enable us to quote, arrange and manage your insurance.

Signature:

Date:

Please email to newcare@towergate.co.uk

Address:

**Towergate Caring Professions Division
Kings Court
Stevenage
SG1 2GA**

Telephone: **01438 739280**

Under the conditions of the policy you must tell us about any insurance related incidents (such as loss, damage or third party claims) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at any time of the renewal to validate your claims history or that of any other person or property likely to be involved in the policy or in the claim.

Fair Processing Notice

Towergate is the data controller for the personal information you provide, and we are committed to keeping your information safe and secure.

We will use your personal information to communicate with you and to provide you with the right product or service to meet your needs (or to handle a claim).

We also share information with other companies including insurers and finance companies to assess and obtain the quotes and covers you may need. In addition, we will share information with other organisations where we need to do so by law.

Your insurers may use publicly available data to get you the best offer, to protect you from fraud and to verify your identity. This could include information from a credit reference agency and other external organisations. Their search will appear on your credit report whether or not your application proceeds.

Our Fair Processing Notice can be found on our website (<http://towergate.com/fair-processing-notice>) which explains in more detail how we use and share your personal information.

