

Creative Care Home Insurance

With over 30 years' experience in the care industry, we are experts in arranging essential insurance cover for all types of care home. Whether your client has a single home, or a whole group; or whether they specialise in elderly (with or without nursing), adults, learning disability, physical disability or mental health, our range of policies can meet their business needs. This means you can recommend our policies with the confidence that they have the cover they need.

Flexible Footprint

As specialists in the care sector, we have been able to create a range of policies that consider all insurance elements of your client's working environment and what cover they are likely to need, such as business interruption, employers' liability and loss of registration, 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 insurers, and have a market that is most appropriate for the type of care they provide
- ✓ We are the preferred insurance partner of Care England
- ✓ We have an in-house underwriting team so you can talk directly to the underwriter in relation to your client's scheme
- ✓ Access to eXtr – an online legal information service

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**



Care Home

Our Footprint

- ✓ Individual Care Homes
- ✓ Care Home Groups
- ✓ Nursing Homes

The scheme does not currently provide cover for:

- ✗ Medical centres (we do have a separate scheme for this!)
- ✗ Domiciliary Care Agencies (we do have a separate scheme for this!)
- ✗ Adult or youth offender centres

What we Cover

Buildings, Contents and Liabilities

- ✓ Public Liability cover with no 'abuse' exclusion – up to £10m
- ✓ Products Liability cover – up to £5m
- ✓ Employers Liability cover with no 'abuse' exclusion – up to £10m
- ✓ Contents of care home including business contents, residents' effects, employees' personal belongings and 'household' contents for those living there

Other core covers available

- ✓ Business Interruption over 24-month period
- ✓ Loss of registration – up to £100,000
- ✓ Legal expenses – up to £500,000
- ✓ Personal Accident
- ✓ Engineering Inspection
- ✓ Employee dishonesty
- ✓ Terrorism

The following care specific business services are available as standard to your clients:

- ✓ Access to eIXtr – an online legal and HR tool
- ✓ 24-hour stress helplines
- ✓ Claims Assist loss recovery service, which provides you with an independent loss adjuster for more complex claims
- ✓ Bespoke legal expenses

What we DON'T cover:

- ✗ Loss of registration due to any cause in the business' direct control
- ✗ Limit of £1,000 on resident's valuables
- ✗ The legal advice line must be used prior to carrying out any disciplinary procedure, making a redundancy or receiving a complaint of sexual, racial or religious discrimination. In respect of any circumstances where the statutory licence might be compromised, the legal advice line must be contacted immediately.

