



CARE



DOMICILIARY
CARE

HELPING YOU TO UNDERSTAND
NBS PRODUCTS



Our Care Home and Domiciliary Care cover are specialist insurance products designed specifically for businesses that care for the elderly. We place a strong emphasis on the work or national and regional care inspectorates, prioritising businesses with positive ratings.

Cover Highlights - Care Home

- Signs - £2,500
- Money Cover - £2,500
- Deterioration of Stock - £2,000
- Fidelity
- Loss of Registration
- Public & Products Liability - £10 million
- Employers' Liability - £10 million
- Malpractice - £10 million
- Equipment Breakdown
- Buildings
- Residents' effects
- Contents / Tenants' Improvements
- Stock
- Goods in transit
- Electronic business equipment
- Business Interruption

Appetite - Care Home

Businesses We Insure

- ✓ Elderly Homes
- ✓ Homes with positive ratings from care inspectorates
- ✓ Up to 10 care homes on a single policy on our multi-location policy

Businesses we Typically Avoid

- × Establishments with a CQC rating of 'inadequate'
- × New Ventures
- × Risks involving a significant reliance on agency staff

Cover Highlights - Domiciliary Care

Cover is principally Employers Liability and Public Liability.

With the **option to add some premises exposure** - if there is premises exposure automatic cover includes

- Contents - £30,000
- All risks cover (business equipment away from the office) - £5,000
- Money - £5,000
- Book Debts - £50,000
- BI Cover
- Loss of Registration
- Legal Expenses

Appetite - Domiciliary Care

Businesses We Insure

- ✓ Established operators - 3 years +
- ✓ Franchising operating model
- ✓ Predominantly elderly care
- ✓ Low risk care services - shopping / laundry etc

Businesses we Typically Avoid

- × Care involving anyone under the age of 18
- × Services weighted toward users with alcohol dependency / challenging behaviour
- × New Ventures
- × Businesses with a rating of 'requires improvement' or worse

What Sets us Apart

- **A-Rated Capacity:** Provided by Hadron or Accelerant.
- **Fast Quotes:** Efficient turnaround with access to experienced underwriters.
- **Bespoke Wording:** Designed to meet the unique needs of care homes.
- **Highly Competitive Rates** with generous commission levels
- **Total BI Sums Insured:** £20 million (per location).
- **Claims Managed by Sedgwick:** A specialist claims management company.

Find out more and get in touch

www.nbsunderwriting.co.uk

www.linkedin.com/company/nbsunderwriting

You can speak to a specialist underwriter on: **0333 032 5000**

Get a quote: <https://nbsunderwriting.schemeserve.com/GetQuote/>



NBS Underwriting, NBS House, Aire Valley Business Park, Wagon Lane, Bingley, BD16 1WA
0333 032 5000 info@nbsunderwriting.co.uk www.nbsunderwriting.co.uk
 Registered Office: One, Fleet Place, London, England, EC4M 7WS. Authorised and regulated by the Financial Conduct Authority. Registration No. 590034.