

PRODUCT BROCHURE

# Markel Care

**A sustainable solution for organisations  
providing care, support and education**

[www.markelcare.co.uk](http://www.markelcare.co.uk)



# Supporting care organisations so they can focus on what really matters

Care organisations, such as our 10,000 policyholders, are an essential part of making sure that the vulnerable members of our society are getting the help they need. These dedicated organisations need a dedicated insurance solution to match.

Markel UK has long shown a relentless commitment to providing the best outcomes for both its clients and policyholders, meaning we constantly go beyond what is normally expected of traditional insurance. We're here to help care practitioners navigate their day-to-day challenges, so they can focus on doing the best possible job.

## **Markel Care:** A bespoke sector proposition for care, support and education organisations

We have extensive experience of the UK's care sector, meaning we understand the unique risks faced by those in the industry. Using this experience, we've specifically designed Markel Care for organisations that provide services to vulnerable adults and children.

# The unique requirements of the care sector

Care organisations are often at the forefront of society's wellbeing, so it's important they receive robust cover from an insurer who understands them.

That's why we work closely with care organisations to identify the range of unique risks those in the care sector face so we can tailor our cover to them. Using long-established underwriting and claims expertise, our cover is regularly reviewed to keep abreast of regulatory and market changes.

Markel Care is tailored to protect against the specific risks that care organisations face:

- Abuse
- Medical malpractice
- Breach of professional duty
- Employee dishonesty
- Volunteers



# Our care specialisms

Market Care is available for two clear groups of care providers

## **VULNERABLE ADULT SERVICES**

Combined insurance for organisations involved in providing services for vulnerable adults.

## **CHILDREN'S SERVICES**

Combined insurance for organisations involved in the provision of care, support and education of children and young people.

## Types of risks include:

- ✓ Adult placements / assisted living
- ✓ Care and day centres
- ✓ Community and youth organisations
- ✓ Counselling and therapy services
- ✓ Domiciliary care
- ✓ Education, literacy and training services – not 'conventional' schools and colleges
- ✓ Foster care
- ✓ Hospices
- ✓ Nurseries, playgroups and out-of school clubs
- ✓ Rehabilitation
- ✓ Residential care for children and adults
- ✓ Respite care providers
- ✓ Shelters and refuges
- ✓ Supported living

## Cover for these subsectors includes:

### **Responsibilities to third parties**

- ✓ Public and products liability
- ✓ Professional liability
- ✓ Management liability
- ✓ Entity defence\*

### **Responsibility as an employer**

- ✓ Employers liability\*
- ✓ Employment law protection\*
- ✓ Employees personal accident\*

### **Protection of assets**

- ✓ Fidelity\*
- ✓ Cyber risks\*
- ✓ Legal expenses\*
- ✓ Property\*
- ✓ Business interruption\*

\*Optional cover at an additional cost

# Supporting care organisations when they need it most

**We understand the issues faced by those who care for vulnerable and disadvantaged members of society. Markel Care comes with additional services as standard to help our policyholders navigate their everyday challenges. When we say Expect More, we mean it.**

As a Markel Care policyholder, these inclusive benefits include:



## **SPECIALIST CARE PRACTITIONER CONSULTANCY**

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Bespoke care practitioner consultancy is available to Markel Care policyholders, either on-site or desktop, on a range of regulatory, risk and commercial matters. We recognise that smaller companies and traders do not necessarily have the in-house personnel to advise and assist in their decision making.

We have 25 specialist care practitioners from across all client groups who not only understand the key issues being faced across the sector, but can also provide bespoke sector-specific support to those caring for vulnerable adults and children.



## **LEGAL ADVICE LINE**

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Markel Care policyholders can benefit from Markel's 24/7 legal helpline, with access to 40 qualified solicitors who can assist care organisations with legal issues they face on a regular basis. The helpline advises on over 200,000 queries a year.

For policyholders that have opted to purchase Employment Law Protection (ELP) cover, Markel offers separate employment law advice to help prevent a claim on a wide range of employment law disputes.

These services help protect care organisations by advising on a range of employment law issues, including disciplinary and grievance procedures, recruitment and dismissals, performance and conduct management processes, unlawful discrimination, and redundancy.



## **BUSINESS HUB**

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We understand that care organisations can face a wide range of challenges. Our online Business Hub provides 850+ DIY contracts, policies, forms, and letter templates, covering every area of business, including health and safety, trading and contracts, and cyber and data.

The hub is written and updated by a team of expert solicitors with a huge wealth of experience advising on daily business issues, as well as having a dedicated care section.

### **PR Crisis Management**

Markel policyholders can access specialist public relations advice from Markel's PR partner, The Counsel House (TCH). This can be used to manage adverse press coverage in mitigation of a claim under the policy. TCH are experienced in providing crisis management assistance to a wide range of organisations from within both the commercial and voluntary sectors. Through TCH's qualified partners and consultants, Markel provides expert guidance and advice on dealing with the media in the event of a crisis. TCH will help manage the situation through the process should this prove necessary.



# How care organisations can use these **value-added** benefits

	VULNERABLE ADULTS	CHILDREN'S SERVICES
CARE PRACTITIONER CONSULTANCY	<p><b>Regulatory compliance services</b></p> <ul style="list-style-type: none"> <li>– CQC health checks</li> <li>– Preparing for inspections</li> <li>– Challenging judgements</li> <li>– Reg 17 reviews</li> </ul> <p><b>Training services</b></p> <ul style="list-style-type: none"> <li>– Safeguarding</li> <li>– DoLS</li> <li>– Recruitment and selection</li> <li>– Health and safety environmental assessments</li> <li>– Fire marshal training</li> <li>– Fire risk assessments</li> <li>– Lifting and handling - non person</li> </ul> <p><b>Risk management services</b></p> <ul style="list-style-type: none"> <li>– Bespoke health and safety management systems</li> <li>– Reducing claims and strengthening liability defence</li> <li>– Business continuity and emergency planning systems</li> <li>– Independent investigations for accidents and incidents</li> </ul> <p><b>Business growth and tendering services</b></p> <ul style="list-style-type: none"> <li>– Service reviews</li> <li>– Strengthening procurement</li> <li>– Tender support and contracting management</li> <li>– Quality assurance and quality control strengthening</li> </ul>	<p><b>Regulatory compliance services</b></p> <ul style="list-style-type: none"> <li>– Ofsted health check</li> <li>– Preparing for inspection</li> <li>– Challenging regulator judgements</li> <li>– Regulation 44 reporting</li> </ul> <p><b>Training services</b></p> <ul style="list-style-type: none"> <li>– Independent investigations for accidents and incidents</li> <li>– Safeguarding and recruitment training</li> <li>– Health and safety assessments and advice</li> <li>– Fire marshal training</li> <li>– Fire risk assessments</li> <li>– Foster panel training</li> </ul> <p><b>Risk management services</b></p> <ul style="list-style-type: none"> <li>– Bespoke health and safety management systems</li> <li>– Reducing claims and strengthening liability defence</li> <li>– Business continuity and emergency planning systems</li> </ul> <p><b>Business growth and tendering services</b></p> <ul style="list-style-type: none"> <li>– Commissioning strategies</li> <li>– Change management</li> <li>– Strengthening procurement</li> <li>– Tender support and contract management</li> <li>– Quality assurance and quality control strengthening</li> </ul>
LEGAL ADVICE LINE	<ul style="list-style-type: none"> <li>– Employment disciplinary</li> <li>– GDPR and disclosure</li> <li>– Contractual queries</li> </ul>	
BUSINESS HUB	<ul style="list-style-type: none"> <li>– Employee contracts</li> <li>– Disciplinary processes</li> <li>– Managing complaints</li> <li>– Redundancy and grievance issues</li> <li>– Health and safety guidelines</li> <li>– DBS</li> </ul>	

# Markel: Here to prove what **Expect More** means

At Markel, we believe our clients should **Expect More** from their insurance provider. For our Markel Care policyholders, this means:

## Expect

Comprehensive, care-focused insurance and an award-winning claims team\*

We call this business as usual

## More

- ✓ Sector-specific business consultancy
- ✓ Seamless integration of insurance, tax and legal services
- ✓ Constant innovation
- ✓ Genuine commercial value

## Who is Markel?

Markel is an SME-focused insurance provider, whose continuous dedication to delivering a seamless integration of insurance, tax and legal services helps care organisations focus on helping those who need it most. By channelling our energies on specific sectors over the last 25 years, we have taken the notion of insurance cover to another level.

Markel's commitment to delivering the best client outcomes is unashamedly relentless, and our bespoke insurance package for organisations that provide support services to children and vulnerable adults is no different.

### Markel's world-class credentials:

- ✓ A fortune 500 company
- ✓ 'A' rated insurance company
- ✓ Reputation for technical excellence, product innovation and service delivery
- ✓ A family-founded business since 1930
- ✓ Five-star Commercial Lines Insurer rating\*\*

### Expect More from your award-winning claims team

At Markel, we aim to settle claims as efficiently as possible so our policyholders can get on with their lives. And, by combining far-reaching expertise with dedication to great service, that's exactly what we do. Our award portfolio speaks for itself.



**Markel (UK) Limited**

All information accurate at the time of production November 2022

This document is not a policy document and contains only general descriptions. Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

Markel (UK) Limited is an appointed representative of Markel International Insurance Company Limited (Reference number: 202570), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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Calls from a landline will be charged at your local rate. Calls from mobile phones are charged at your local rates in accordance with your tariff.

