

Markel Care

A solution for organisations providing care, support and education



MARKEL



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Care organisations

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 has long shown a relentless commitment to providing the best outcomes for both its brokers 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.



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

The unique requirements of the care sector

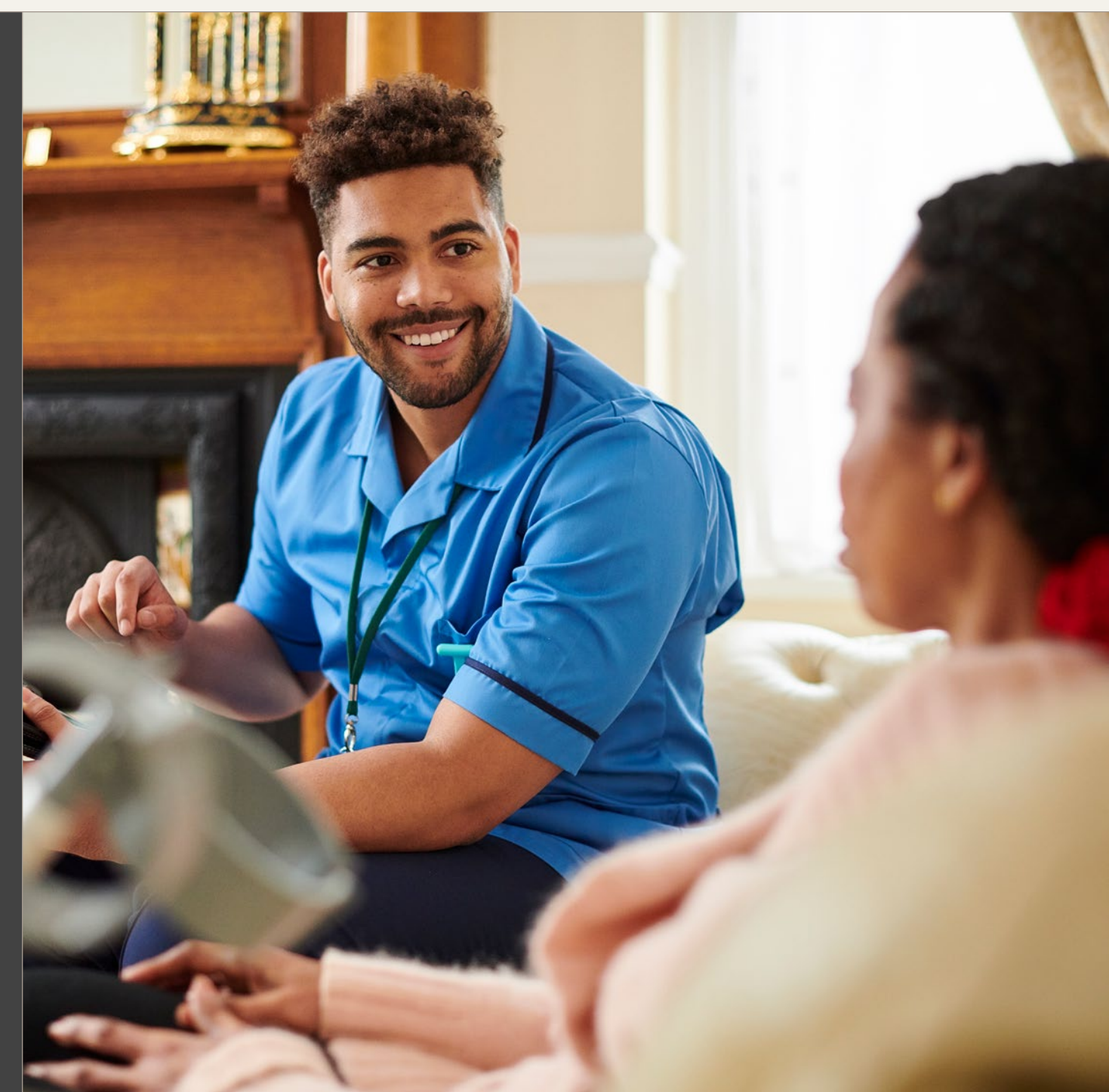
Care organisations are often at the forefront of society's wellbeing, so it's important they receive robust cover from an insurer who understands them.

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



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What makes a care business different?

Risks	Why is it relevant to a care business?	Included as standard in a commercial combined policy?	Available with Markel Care?
Abuse	<p>Care organisations need to ensure they’re protected against possible claims of abuse against the organisation. These claims can be complex and can often be brought years after the incident has occurred.</p> <p>Abuse cover can be provided on a claims-made or claims-occurring basis, the latter provides clients with long-term protection for their business.</p> <p>Specialist insurers can provide retro abuse cover in the event that clients have previous periods of claims-made abuse, ensuring these gaps in cover provision do not leave clients exposed. Another issue is that many insurers won’t openly state that they cover abuse.</p>	<div>×</div>	<div>✓</div> *
Medical malpractice	<p>Traditional professional liability cover can exclude medical professional liability or cases of medical malpractice which care organisations are exposed to. Specialist insurers can understand this exposure and provide specialist cover and ensure these risks are under one single policy, minimising the chance of claims falling between insuring clauses.</p>	<div>×</div>	<div>✓</div> *
Breach of professional duty	<p>Professional liability provides cover for claims arising in the event of an allegation of provision of incorrect advice or negligent services by those considered to have expertise in the service they provide.</p> <p>A non-specialist care professional liability policy can exclude care scenarios or provide insufficient levels of cover.</p> <p>A specialist care policy will ensure these risks are under one single policy, minimising the chance of claims falling between insuring clauses.</p>	<div>×</div>	<div>✓</div> *
Volunteers	<p>Employers by law have a responsibility to maintain a safe working environment, and failure to do so could result in a claim under employer’s liability cover. However, volunteers aren’t considered employees under law and this can lead to confusion. Organisations that rely on volunteers should consider specialist policies that ensure volunteers are covered.</p>	<div>×</div>	<div>✓</div> *

* Specific coverage, limits and additional benefits vary dependent on customer requirements, risk features and controls.



What makes a care business different?

Risks	Why is it relevant to a care business?	Included as standard in a commercial combined policy?	Available with Markel Care?
Fidelity	Whilst the vast majority of charities and care organisations hold the highest levels of integrity, it is vital that these organisations consider specialist policies which will protect them against fraud, theft or dishonesty by volunteers or employees. Common examples include fabricating invoices, false expense claims, petty cash theft and stealing collection tins. These often occur in small amounts initially and build up over time, resulting in a significant financial impact on the organisation’s finances.		*
Legal expenses	A more robust regulatory and legislative compliance environment has seen a marked rise in the number of enforcement actions taken by the Care Quality Commission (CQC) against operators in the social welfare sector. The 2018/19 year saw 2,206 enforcement actions with 1,213 still pending action.*** Against this background, having access to a legal expenses policy which responds, understands and delivers protection against the unique exposures of the social welfare sector is crucial.	***	**
Regulatory and compliance services	Understanding regulatory compliance, providing the appropriate training to staff as well as risk management can be difficult for any business. Care organisations are amongst the most heavily regulated with regular reviews by CQC/ Ofsted, health checks and inspections, and specific training needs including safeguarding. This makes it more important to stay up to date and ensure the ever-changing regulations and laws are adhered to.		*

* Specific coverage, limits and additional benefits vary dependent on customer requirements, risk features and controls.
** Optional cover at an additional cost.
*** CQC Annual report 2019/20.
****Whilst some policies may include basic LEI, many exclude the necessary relevant extensions and limits that a care organisation may require.

Why is care an opportunity?

We've been active in the charity and care sector for over 25 years and have over 10,000 policyholders, so we have plenty of industry experience and understanding of the brokers and policyholders active in the sector.

The UK care sector remains one of the country's biggest employers and is predicted to undergo a rapid rise as the country's population continues to grow and age over the next 15 years. New figures show that the number of children in care has risen by 28% in the past decade, with the age of children in care also steadily increasing over the past five years.

Looking to the future, if the adult social care workforce grows proportionally to the projected number of people aged 65 and over in the population, then the number of adult social care jobs will increase by 32% (520,000 jobs) to around 2.17 million jobs by 2035. This creates a real opportunity for brokers to support care clients with specialist policies and increase their revenue as these clients expand.

Prior to the Covid-19 pandemic we built a successful, sustainable book of business through the provision of our specialist Markel Care proposition. The market had become increasingly competitive through the number of new entrants, often non-specialists, who were attracted by the perceived profitability of the sector and offering standard package wordings.

The response from the insurance industry has been mixed. Covid-19 triggered a withdrawal of capacity, and if clients and their brokers had not fully understood the specialist nature of the cover required by care organisations, it was starkly illustrated by the events of the past year.

The future insurance response must recognise that the stresses placed on the sector will require a specialist solution. This will be defined by the way in which the insurer and its Broker partners can work with their clients to adapt the products and services they provide to meet the changes to the sector's risk profile and insurance requirements.

The relationship between insurer, broker and client will need to evolve and be underpinned by a partnership approach that will enable those in the care sector to access valuable support and expertise that will enable them to act before the risk becomes a claim. This ability for brokers to offer a more complete solution to their customers will broaden their value, improve loyalty and retention, and ultimately drive new revenue streams.

New figures show that the number of children in care has risen by **28%** in the past decade



Care ecosystem

We understand the issues faced by those who care for vulnerable and disadvantaged members of society.

Click on the key factors
to find out more...

As well as robust
insurance coverage,
Markel Care comes
with additional services
as standard to help
our policyholders
navigate their everyday
challenges.

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Business and operations

Click on the key activities to find out more.



Setting up a new care business	
Ownership and management	

Support available to care organisations		Area
Setting up a new care business		
Markel Care provides a competitive insurance product with core covers as standard with optional covers available as their insurance need grows.		Insurance
Markel Law provides advice on structuring your business – options such as limited company, partnership or group company structure advice on the incorporation process and company law issues, including amending the standard articles of association. Our expert team can provide advice on a range of issues including; personal guarantees (which may be required by banks or other lenders), data protection and GDPR compliance (including relationships with both data processors and data controllers).*		Law
Markel Tax provides Markel Care policyholders with a grants and funding service that identifies available funding schemes, a proposal-writing service, partner recruitment, project support and follow-up funding opportunities.**		Tax
Markel Care Practitioners can provide advice on launching new services and business planning.***		Care Practitioners
Ownership and management		
Markel Care provides a competitive insurance product with core covers as standard with optional covers available as their insurance need grows. With a mature business structure in place, there's an increased need to protect the interests of your senior managers which is provided by D&O insurance.		Insurance
Markel Law provides advice on setting up a senior management team structure.*		Law

*Markel Law offer a full suite of legal expertise and Markel Care policyholders benefit from significant discounts on flexible fee structures and fixed fee services.
**Markel Tax offer a wide range of tax expertise and Markel Care policyholders benefit from significant discounts on fee services.
***Markel Care policyholders benefit from inclusive hours of support to access bespoke on-site or desktop care consultancy on a range of regulatory, risk and commercial matters.

Business and operations

Click on the key activities to find out more.



Business growth

Support available to care organisations		Area
Business growth		
Markel Care provides a competitive insurance product with core covers as standard with optional covers available as their insurance need grows.		Insurance
Markel Law provides advice on structuring company’s equity and appropriate business legal documents such as shareholders’ agreements. Ownership clarity of the business’s property and IP to avoid issues in funding and disputes. Change of legal and funding structure as the business grows. Protecting interests when negotiating with third parties – such as when buying goods.*		Law
Markel Tax provides Markel Care policyholders with a grants and funding service that identifies available funding schemes, a proposal-writing service, partner recruitment, project support and follow-up funding opportunities.**		Tax
Markel Care Practitioners can provide advice on introducing new services and business planning. Consultants can provide advice on change management and support. Increasing occupancy tendering and commissioning support Consultants can provide advice on new and expanding services.***		Care Practitioners

*Markel Law offer a full suite of legal expertise and Markel Care policyholders benefit from significant discounts on flexible fee structures and fixed fee services.
**Markel Tax offer a wide range of tax expertise and Markel Care policyholders benefit from significant discounts on fee services.
***Markel Care policyholders benefit from inclusive hours of support to access bespoke on-site or desktop care consultancy on a range of regulatory, risk and commercial matters.

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Business and operations

Click on the key activities to find out more.



Business downsizing	
Buying another business	

Support available to care organisations	Area
Business downsizing	
Markel Care provides a competitive insurance product with core covers as standard with optional covers available as their insurance need reduces.	Insurance
Markel Law provides advice on structuring company’s equity and appropriate business legal documents such as shareholders’ agreements. Ownership clarity of the business’s property and IP to avoid issues in funding and disputes. Change of legal and funding structure as the business downsizes.*	Law
Markel Care Practitioners can provide advice on discontinuing services and business planning. Consultants can provide advice on Change management and support. ***	Care Practitioners
Buying another business	
Markel Care provides a competitive insurance product with core covers as standard and optional covers available as their insurance need grows.	Insurance
Markel Law team can help draft or advise on terms and conditions of sale.*	Law
Markel Tax provides advice on buying a business including capital gain tax.**	Tax
Markel Care Practitioners can provide advice on the adoption of any new services and business planning. Consultants can provide advice on change management and support.***	Care Practitioners

*Markel Law offer a full suite of legal expertise and Markel Care policyholders benefit from significant discounts on flexible fee structures and fixed fee services.
**Markel Tax offer a wide range of tax expertise and Markel Care policyholders benefit from significant discounts on fee services.
***Markel Care policyholders benefit from inclusive hours of support to access bespoke on-site or desktop care consultancy on a range of regulatory, risk and commercial matters.

Business and operations

Click on the key activities to find out more.



	Selling or exiting (part of) the business Business community	Support available to care organisations	Area
		Selling or exiting (part of) the business	
		Markel Care provides a competitive insurance product with core covers as standard with optional covers available as their insurance need reduces.	Insurance
		Markel Law can help draft or advise on terms and conditions of sale.*	Law
		Markel Tax can provide Markel Care policyholders with advice on buying a business including capital gain tax. Agreement on the sale of a business – making sure that you optimise the return. Structuring the business pre-sale – to optimise the sales price. Exit strategies, including earn-outs and employee ownership trusts. Retiring/handover business control to a member of the family or passing down business to family members or management team.**	Tax
		Markel Care Practitioners can provide advice on discontinuing services and business planning. Consultants can provide advice on change management and support.***	Care Practitioners
Business continuity			
		Markel Care provides insurance that covers business interruption incidents which impacts your ability to carry out business as usual.	Insurance
		Markel Care Practitioners can provide advice on business continuity planning.***	Care Practitioners

*Markel Law offer a full suite of legal expertise and Markel Care policyholders benefit from significant discounts on flexible fee structures and fixed fee services.
**Markel Tax offer a wide range of tax expertise and Markel Care policyholders benefit from significant discounts on fee services.
***Markel Care policyholders benefit from inclusive hours of support to access bespoke on-site or desktop care consultancy on a range of regulatory, risk and commercial matters.

Click on the key activities to find out more.



Support available to care organisations	Area
Business improvement	
Markel Care provides a competitive product with core covers as standard with optional covers and flexible limits available as your insurance need evolves.	Insurance
Markel Law team can help with issues relating to debt & insolvency.*	Law
Markel Tax can advise on VAT issues on items such as PPE and how you can save money and reduce costs.**	Tax
Markel Care Practitioners can provide advice on increasing occupancy, service improvements, change management, risk management, mitigation and control mechanisms.***	Care Practitioners
Commissioning and procurement support	
Markel Care Practitioners can provide advice on commissioning and procurement as well as training.	Care Practitioners

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Employees and training

Click on the key activities to find out more.

Hiring temporary staff		Support available to care organisations		Area
		Hiring temporary staff		
		Markel Care provides optional covers and flexible limits available as you hire temporary members of staff.		Insurance
		Markel Care policyholders benefit from advice on hiring contractors via our 24/7 Legal and HR advice line. Guides and template contracts can also be downloaded via Markel Law Hub. Markel Law can also provide advice on engagement of consultants, including potential contract terms and pitfalls, and provide legal support to create and review contracts.		Law
		Markel Tax can provide an IR35 contract review service – making sure both the contractual terms and working practices are compliant when bringing in contractors for your business.**		Tax
		Markel Care Practitioners provide a range of bespoke training packages suitable for training contractors. These packages can be designed to suit your needs and requirements on an individual basis.		Care Practitioners

**Markel Tax offer a wide range of tax expertise and Markel Care policyholders benefit from significant discounts on fee services.

Hiring new employees

Volunteers

Click on the key activities to find out more.

Employee data and GDPR

Redundancy

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Employees and training

Click on the key activities to find out more.

Support available to care organisations		Area
Training and support Disability discrimination Medical malpractice Public Liability and Abuse	Training and support	
	Markel Care Practitioners can provide a range of bespoke training packages suitable for training front line staff or management teams. These packages can be designed to suit your needs and requirements on an individual basis.	Care Practitioners
	Disability discrimination	
	Markel Care policyholders benefit from advice on disability discrimination via our 24/7 Legal and HR advice line. Guides and templates can also be downloaded via Markel Law Hub. Markel Law can also provide advice on disability discrimination.	Law
	Medical malpractice	
	Markel Care provides medical malpractice insurance covering the legal costs associated with defending an accusation of medical malpractice.	Insurance
	Markel Law team can help advise on issues relating to medical malpractice and provide legal representation.	Law
	Public Liability and Abuse	
	Markel Care provides Public Liability Insurance which covers your organisation if a third party is injured due to alleged negligence. It also protects against claims involving alleged abuse.	Insurance

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Employees and training

Click on the key activities to find out more.

Support available to care organisations		Area
Fraud, theft or dishonesty by volunteers or employees	Employment legal issues	
	Grievances	Markel Care provides fidelity insurance that covers costs incurred related to fraud, theft or dishonesty by volunteers or employees. Insurance
	Disciplinary action	Markel Care policyholders benefit from advice on fraud, theft or dishonesty by volunteers or employees via our 24/7 Legal and HR advice line. Guides and template contracts can also be downloaded via Markel Law Hub. Markel Law can also provide specialist care services advice and legal representation. Law
		Employment legal issues
		Markel Care policyholders that have opted to purchase Employment Law Protection (ELP) cover can receive separate employment law advice to help prevent a claim on a wide range of employment law disputes. Markel Law offers specialist care services advice and legal representation to care providers through a team of solicitors. Law
		Grievances
		Markel Care policyholders benefit from advice on grievances via our 24/7 Legal and HR advice line. Guides and templates can also be downloaded via Markel Law Hub. Markel Law can also provide advice on grievances. Law
		Disciplinary action
		Markel Care policyholders benefit from advice on disciplinary action via our 24/7 Legal and HR advice line. Guides and templates can also be downloaded via Markel Law Hub. Markel Law can also provide advice on disciplinary action. Law

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Employees and training


Click on the key activities to find out more.

Support available to care organisations		Area
	Health and safety	
	Markel Care policyholders benefit from practice-based health and safety advice, assessments and training packages.	Care Practitioners
	Markel Care policyholders benefit from general advice on health and safety via our 24/7 Legal and HR advice line. Guides and templates can also be downloaded via Markel Law Hub. Markel Law can also provide advice on health and safety.	Law
	Assault of a staff member	
	Markel Care provides an insurance solution that provides Employers' Liability insurance if a staff member is assaulted at work. Policyholders also benefit from advice on this issue via our 24/7 Legal and HR advice line as well as specialist practice advice from our Care Practitioners team. Guides and templates can also be downloaded via Markel Law Hub. Markel Law can also provide advice on assault of a staff member.	Insurance
	Breach of professional duty	
	Employee dishonesty	
	Markel Care provides an insurance solution that provides Professional Liability insurance if a staff member is accused of a breach of professional duty. Policyholders also benefit from advice on advice on this issue via our 24/7 Legal and HR advice line. Guides and templates can also be downloaded via Markel Law Hub. Markel Law can also provide advice on an accusation of a breach of professional duty.	Insurance

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Employees and training

Click on the key activities to find out more.

Support available to care organisations		Area
Health and safety		
Markel Care provides an insurance solution that provides Employers' Liability insurance if an employee is injured at work. Policyholders also benefit from advice on this issue via our 24/7 Legal and HR advice line. Guides and templates can also be downloaded via Markel Law Hub. Markel Law can also provide advice on employee injury.		Insurance
Employees' complaint against the company or other employees		
Markel Care policyholders benefit from advice on advice on employees' complaints via our 24/7 Legal and HR advice line. Guides and templates can also be downloaded via Markel Law Hub. Markel Law can also provide advice on employees' complaints.		Law
		
Employee injury		
Employees' complaint against the company or other employees		

Service users

Click on the key activities to find out more.



Customer disputes	
Crisis management	
Client data and GDPR	

Support available to care organisations	Area
Customer disputes	
Markel Care provides an insurance solution that provides Legal Expenses Insurance that will cover your legal expenses in defending your position. Markel Law can act on behalf of businesses in relation to contractual disputes with third parties.	Insurance
Crisis management	
Markel Care provides an insurance solution that provides PR crisis management support to protect the brand and reputation of a business following a major incident.	Insurance
Markel Care Practitioners can provide advice on best practice accident and incident risk management.	Care Practitioners
Client data and GDPR	
Markel Care provides an insurance solution that provides cyber cover to protect you and your customer data. Policyholders benefit from a cyber risks helpline also available to assist with specific risk management issues. Law Hub provides practical DIY templates and guidance on this topic.	Insurance
Law Hub provides access to over 20 fact sheets and 37 contracts, policies, forms and notices on just this topic to help you and your business stay compliant.	Law
Markel Care Practitioners can provide advice on GDPR and record retention.	Care Practitioners

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Service users

Click on the key activities to find out more.



Deprivation of liberty issues
New contract win
End of contract
Health and safety law

Support available to care organisations	Area
Deprivation of liberty issues	
Markel Care provides an insurance solution that provides Legal Expenses Insurance that will cover your legal expenses in defending your position. Markel Law can act on behalf of businesses in relation to contractual disputes with third parties.	Law
Markel Care Practitioners can provide advice on deprivation of liberty issues.	Care Practitioners
New contract win	
Markel Law in-house solicitors able to review contracts – ensure you are well placed to take on new business opportunities.	Law
End of contract	
Markel Tax provides Markel Care policyholders with a grants and funding service that identifies available funding schemes, a proposal-writing service, partner recruitment, project support and follow-up funding opportunities to generate new income following the loss or end of a contract.	Tax
Health and safety law	
Markel Care policyholders benefit from advice on disciplinary action via our 24/7 Legal and HR advice line. Law Hub provides access to more than 25 focused fact sheets covering the key health and safety issues that may arise.	Law

Property and equipment

Click on the key activities to find out more.



Purchasing and leasing equipment to support the business expansion	Damage to property
Change of premises due to growth needs or downsizing	Moving equipment between premises
Acquiring or disposing of assets	Breakdown of refrigeration equipment or accidental damage to it

Support available to care organisations	Area
Purchasing and leasing equipment to support the business expansion	
Markel Tax can provide Markel Care policyholders with advice on how to optimise capital allowances on infrastructure and entrepreneur tax.	Tax
Change of premises due to growth needs or downsizing	
Markel Law can provide Markel Care policyholders with advice on commercial leases.	Law
Markel Tax can provide Markel Care policyholders with advice on property issues such as acquiring or disposing of premises or entering into leases.	Tax
Acquiring or disposing of assets	
Markel Law can provide Markel Care policyholders with advice on acquiring or disposing of premises or entering into leases.	Law
Damage to property	
Markel Care provides an insurance solution that provides cover for property damage.	Insurance
Moving equipment between premises	
Markel Care provides an insurance solution that provides cover for transit.	Insurance
Breakdown of refrigeration equipment or accidental damage to it	
Markel Care provides an insurance solution that provides cover for refrigerated stock.	Insurance

Regulatory and compliance

Click on the key activities to find out more.



Support available to care organisations		Area
Registration		
	Markel Care Practitioners can provide advice on requirements for registration with the Care Quality Commission (CQC), Ofsted, CSSIW in Wales or Care Inspectorate in Scotland. Assistance with completing an application to become either a registered manager or the responsible individual.	Care Practitioners
Support to prospective registered managers of services		
	Markel Care Practitioners can stage mock interviews to prepare managers for registration. Ongoing mentoring and supervision of managers.	Care Practitioners
Audits against the relevant regulations		
	Markel Care Practitioners can provide advice on Regulation 44 or Regulation 17 audits and visits. This service includes, in line with the regulations: independent monthly visit and audit of services that bears weight and has credibility for all regulating authorities across the UK e.g. CQC, Ofsted, social services, health and all people interested in your services.	Care Practitioners
Improving services following a poor inspection rating		
	Markel Care Practitioners can work with providers and managers to put right service deficiencies and achieve a good rating. Develop systems and target training to improve the staff skill base and leadership to maintain that rating. Identify gaps in training and provide training such as safeguarding vulnerable adults or children, child sexual exploitation, the Mental Capacity Act and deprivation of liberty safeguards. Work with managers and staff to ensure evidence is being recorded, which will evidence compliance and influence ratings.	Care Practitioners

Regulatory and compliance

Click on the key activities to find out more.



	Improve or maintain current good ratings
	Commissioning and procurement support
	CQC engagement
	Care standards issues

Support available to care organisations	Area
Improve or maintain current good ratings	
Markel Care Practitioners can support adult services working through the five key questions for CQC in England, the revised inspection framework methodology in Wales and the National Care Standards in Scotland. For children's services, it can work through the Ofsted standards for residential homes, fostering agencies and schools.	Care Practitioners
Commissioning and procurement support	
Markel Care Practitioners can support with registering with regulators.	Care Practitioners
CQC Engagement	
Markel Law can offer Markel Care policyholders specialist care services advice and legal representation.	Law
Care standards issues	
Law Hub provides practical DIY templates and guidance on this topic.	Law

Suppliers and supply chain

Click on the key activities to find out more.



Supplier disputes	Chased by third-party credit control agencies on outstanding debts
Client requires business to sign a contract for the supply of goods or services	Trading and contracts
Outsourcing services to a third-party	Procurement of PPE

Support available to care organisations	Area
Supplier disputes	
Markel Care provides an insurance solution that provides Legal Expenses Insurance that will cover your legal expenses in defending your position. Markel Law can act on behalf of businesses in relation to contractual disputes with third parties.	Insurance
Client requires business to sign a contract for the supply of goods or services	
Markel Law can offer Markel Care policyholders a contract review service that provides an assessment of any commercial contracts including suggestions around additions, deletions or amendments.	Law
Outsourcing services to a third-party	
Markel Law can support offer Markel Care policyholders with the negotiating and drafting of manufacturing and supply contracts.	Law
Chased by third-party credit control agencies on outstanding debts	
Markel Law can help Markel Care policyholders understand their rights as a debtor.	Law
Trading and contracts	
Law Hub provides practical DIY templates and guidance on this topic.	Law
Procurement of PPE	
Markel Tax can provide Markel Care policyholders with advice on VAT opportunities specific to PPE.	Tax

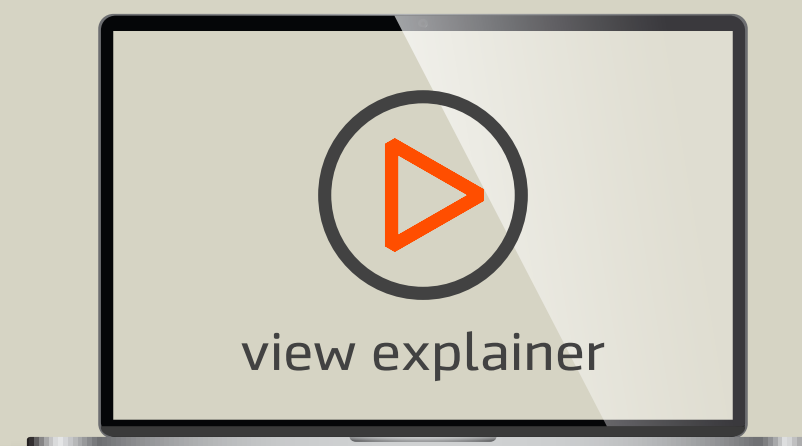
Markel Care

Care providers, such as our 10,000 care 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.

We have extensive experience of the UK's care sector, meaning we understand the sector-specific risks faced by those in the industry. Using this experience, we've specifically designed Markel Care to protect against the unique risks that care organisations face.



Dedicated
care provider
insurance





Our care experts

Our expert team brings together a blend of sector-specific skills, knowledge and vast experience to support UK care business.



Wendy Cotton
Technical Line Manager
Social Welfare



Nick Jones
Head Of Care Sector Sales



Lucy Berry
Senior Underwriter



Denise Pickburn
Senior Underwriter



Kelly Wells
Senior Underwriter



Ryan Beckett
Underwriter



Hannah Longden
Underwriter



Alex Morris
Underwriter



George Przybylski
Underwriter



David Jones
Underwriter



Our care experts

Our expert team brings together a blend of sector-specific skills, knowledge and vast experience to support UK care business.



Lucy Diamond
Team Leader
Social Welfare Renewals



Laura Miller
Underwriter



Charlotte Rowe
Care Practice Manager
Markel Care Practitioners



Deborah Nicholson
Head of Crime and Regulatory



Lauren Wilson
Solicitor



Justine Dignam
Director of Tax Incentives
and Reliefs



Jerry Oliver
Head of Consulting
Markel Care Practitioners

Our care specialisms

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

Cover for these sub-sectors includes:

- | | | |
|-------------------------------------|---------------------------------|--------------------------|
| ✓ Responsibilities to third parties | ✓ Responsibility as an employer | ✓ Protection of assets |
| ✓ Public and products liability | ✓ Employers' liability* | ✓ Fidelity* |
| ✓ Professional liability | ✓ Employment law protection* | ✓ Cyber risks* |
| ✓ Management liability | ✓ Employees personal accident* | ✓ Legal expenses* |
| ✓ Entity defence* | | ✓ Property* |
| | | ✓ Business interruption* |

*Optional cover at an additional cost



Additional support services

As a Markel Care policyholder, these inclusive benefits include:



Markel Consultancy Services

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.



Business and legal helpline

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.



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.



Business Hub

We understand that care organisations can face a wide range of challenges. Business Hub provides assistance to deal with the everyday legal issues around employment, health and safety, trading and contracts, cyber and data, debt and insolvency. Our legal portal, Business Hub provides practical DIY templates and guidance around these topics, as well as having a dedicated care section. Business Hub is written and created by our team of expert solicitors who have a huge wealth of experience advising on legal issues.

Our insurance appetite

Products

	Product		
	Social Welfare	Charity and Community Groups	Not-for-profit
Trade	<ul style="list-style-type: none">– Adult placement– Care and day centres– Residential care – adult– Residential care – children– Community action groups, programmes, centres and services– Counselling and therapy services– Domiciliary care– Rehabilitation– Education, literacy and vocational training services (not conventional education)– Foster care– Hospices– Nurseries, playgroups and out-of-school clubs– Respite care– Refuges– Supported living (regulated)– Youth centres and organisations	<ul style="list-style-type: none">– Counselling, advocacy, outreach, wellbeing, support groups– General community, neighbourhood groups, social groups, hobbies and local interest– Nurseries, playgroups and out-of-school clubs– Community and/or village hall provision, management and administration of facilities for the benefit of the community– Training and/or education– Youth and children’s groups, clubs and societies	<ul style="list-style-type: none">– Professional body– Trade body– Consultancy– Education and training (not conventional education)– Fundraising and grant-making– Community development– Property owning– Research– Arts, culture and recreation

As an experienced insurer of numerous care, community and not-for-profit organisations for many years, we are able to identify, understand and deal with the specific risks that arise in this sector.

Case studies

Case study 1: Regulatory compliance

Markel Care Practitioners response

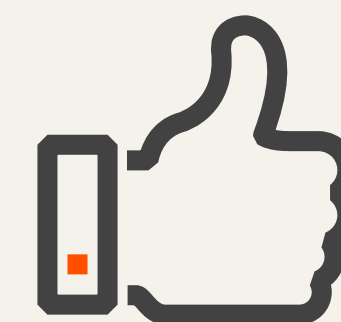
A provider had a Covid-19 outbreak which impacted service user wellbeing and staffing in Learning Disability Residential Provision. They needed MCP's help with issues around responding and alerting appropriately to Public Health and subsequent involvement with the London Covid Response Cell.

Support was provided to the client to improve infection control processes and policies and to consider the unique challenges of the client group and environment, it being an inner-city residence. Concerns escalated to CQC involvement and in respect of implementing the changing guidance at the time. Multiple Local Authorities raised concerns as to the client's communication and actions at the time. The client was supported through the process by reviewing all documentation, promoting learning and understanding during a difficult time, difficulties in respect of staffing, staff training and leadership and putting client

Covid-19 processes for alerting internally and externally.

The outcome of which was a positive sign-off from all professionals within eight weeks of the outbreak, no actions from the CQC who were heavily involved and clients feeling supported through a difficult process, where they were facing heavy criticism and steep learning needing to be implemented.

They have suffered no loss of life, no significant staff shortages since this time and have gained clear processes around alerting, risk management and also the confidence of professions. So much so they are looking to open two further homes with the support of multiple Local Authorities.



A positive sign-off from all professionals within eight weeks of the outbreak

Case studies

Case study 2: Regulatory compliance

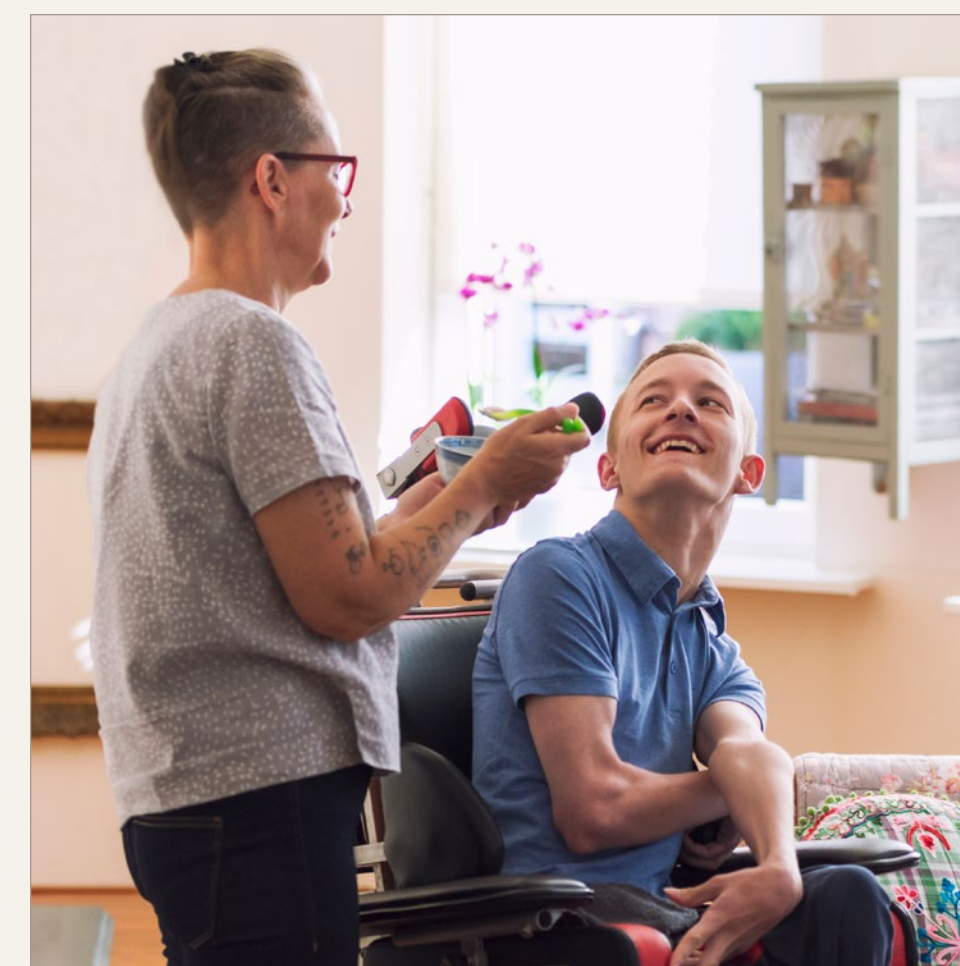
Markel Care Practitioners (MCP) response

The provider, who runs a care service for the elderly, asked for our urgent assistance through their broker following a significant COVID outbreak amongst staff.

As more staff became infected or were subject to isolation, the number of staff available reduced and agency staff had to be called on. Matters worsened until only one out of 30 directly employed care staff was left and the proprietor themselves in quarantine unable to attend the home. It looked likely that the home would be unable to survive.

The provider sought help from the Local Authority and a contract staffing agency was deployed. Not knowing the service users, agency staff raised safeguarding concerns leading to alerts and investigations adding to the precarious survival of the home.

MCP remotely supported the provider with the safeguarding investigations resulting in all allegations being unsubstantiated. The return of critical staff was facilitated and interface with the regulator Care Quality Commission (CQC) also normalised. The home now has all its staff back at work and service users were not moved to other services, which could have been a real possibility.



MCP remotely supported the provider with the safeguarding investigations resulting in

all allegations being unsubstantiated

Case studies



Case study 3: Criminal prosecution

Insurance policy response

A staff member was assaulted by a service user. Following the assault, the member of staff alleged that her manager had requested she falsify records in relation to the assault. The manager was charged with perverting the course of justice and a criminal prosecution followed. The policy responded to the defence costs that the manager incurred when successfully defending the prosecution.

Case study 4: First-tier tribunal ruling

Markel Law response

Markel Law represented a care home provider in relation to a decision by the CQC to remove the homes registration certificate. The home, that was previously rated as good, received a targeted inspection following intelligence received by the CQC from the police. The CQC determined it was appropriate to proceed with the removal.

Markel Law supported the provider by bringing in an interim management team and helping create a rapid response action plan addressing the concerns. At the Tribunal hearing, the progress the provider had made was noted. The Tribunal also recognised that some of the observations in the CQC's inspection report were not fully evidenced. The home was permitted to retain their registration certificate.

**The home was permitted
to retain their registration
certificate**

Markel 3rd Sector Awards

The Markel 3rd Sector Care Awards shine the spotlight on the people, innovation and the sheer resilience seen across the care industry over the past year.

Organised by Care Management Matters, sponsored by Markel UK and developed in conjunction with the National Care Forum, the Markel 3rd Sector Care Awards are the perfect way to give national recognition and share the vital work organisations have been doing to support those who need it most.

Rewarding the hard work, dedication, innovation and excellence across the sector, the Markel 3rd Sector Care Awards are open to anyone working in the not for-profit sector who is making a positive difference to people's lives. Not only do the awards provide an opportunity to raise the profile of care organisations or projects, but they often open up opportunities to work alongside judges and sponsors for expertise, guidance and input.



As headline sponsors of this inspiring event, we are not just an insurer to the sector, Markel UK is a partner within the industry. We understand the sector's needs and can adapt as challenges arise to provide invaluable support – from legal advice to risk assessment and, most importantly, the fast payment of claims.



MARKEL
3RD SECTOR
CARE AWARDS **3**



Rewarding the hard work,
dedication, innovation and
excellence across the sector

[Find out more](#)

Who is Markel UK?

Markel UK: The trailblazer of innovative insurance solutions

Markel UK is an SME-focused insurance provider, whose continuous dedication to delivering a seamless integration of insurance, tax and legal services saw brokers award Markel UK the maximum five-star rating in the Insurance Times 5-Star Rating Report for the third year running.*

By focusing our energies on specific sectors over 25 years, we have taken the notion of insurance cover to another level. Markel UK's commitment to delivering the best client outcomes is unashamedly relentless, and our bespoke insurance package for start-up, emerging and established technology SMEs is no different.

Award-winning claims service as standard

At Markel UK, 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 an unrelenting dedication to great service, that's exactly what we do. Our nominations and awards speak for themselves.



Awards and nominations



Specialist Insurer of
the Year and Excellence
in Risk Management



Winner
Commercial Lines
Insurer of the Year



Winner
Commercial Lines
Claims Excellence



Voted number one
Commercial Lines
insurer for service



Five-star claims
rating for seven
consecutive years

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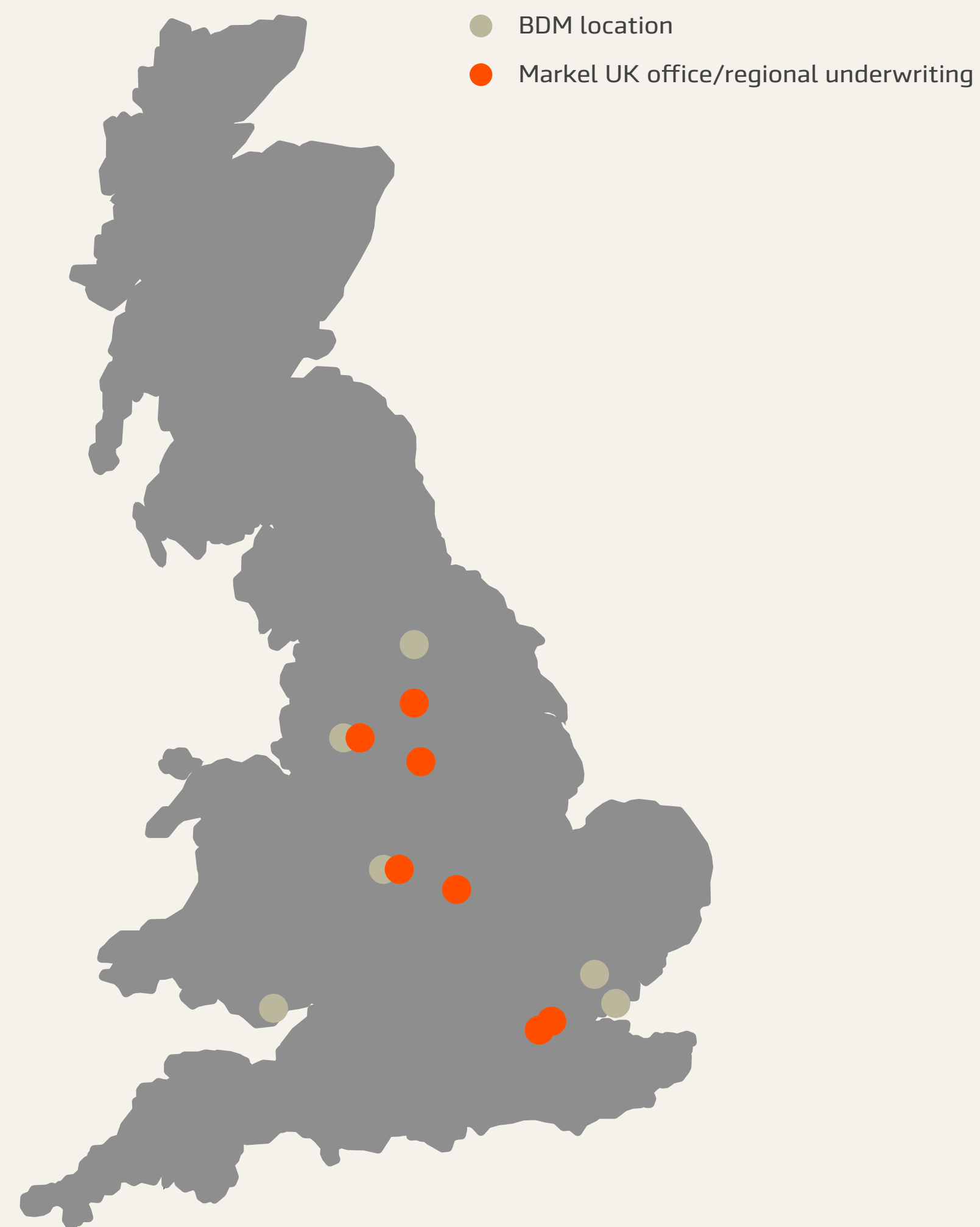
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All information accurate at the time of production February 2025.

This document is a guide for intermediary reference only. It is not a policy document and provides only general descriptions and information. Please consult with your underwriter or refer to the policy wording for full details of all binding policy terms and conditions.

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