

# Market Care



Care, charity and not for profit insurance

Products we offer include:



## Care

Our comprehensive policy caters for a wide range of care, charity and educational organisations.

As we specialise in more challenging risks involving the care and support of vulnerable and disadvantaged people the cover addresses areas such as abuse, breach of professional duty, medical malpractice and volunteers. Care policyholders also includes additional services as standard to help our policyholders navigate their everyday challenges.



## Charities and community groups

This product is ideal for smaller charities and community groups with income and / or building exposures up to £2 million.

Our risk appetite approach and the efficiencies of our broker e-trading platform allows us to offer minimum premiums starting at just £85 for PL and EL cover. Coverage can be customized to suit each organisations needs selecting from separate sections of cover (liabilities, professional and management risks, property and fidelity) to tailor a policy to suit individual requirements.



## Not-for-profit combined

This product specifically caters for charitable and not-for-profit organisations which do not deal directly with children or vulnerable adults.

We are able to identify and deal with liabilities arising from many areas, including breach of trust or duty, employment disputes, investigations, breach of contract and breach of professional duty.

# Risk appetite

## Care

Organisations that provide services to children and vulnerable adults such as care and day centres, adult placements/assisted living, community organisations, counselling and therapy services, domiciliary care, foster care, nurseries, respite care providers, residential care, supported living.

## Charities and community groups

Advocacy and support groups, counselling, nurseries, playgroups and after school clubs, youth centres, children's clubs, charitable institutions.

## Not-for-profit combined

Professional body, trade body, consultancy, education and training, grant making, fundraising, community development, property owning, research, arts, culture and recreation.

Covers available	Care	Charities and community groups	Not-for-profit combined
<b>Responsibility to third parties</b>			
Public and products liability (including abuse)*	✓	✓	✓
Professional liability (breach of professional duty including medical malpractice)*	✓	✓	✓
Management / trustees liability (executive liability)	✓	✓	✓
Entity defence	✓	✓	✓
<b>Responsibility as an employer (optional)</b>			
Employers liability	✓	✓	✓
Employment law protection	✓	✗	✓
Personal accident	✓	✓	✓
<b>Protection of assets (optional)</b>			
Property damage	✓	✓	✓
Business interruption	✓	✓	✓
Specified all risks	✓	✓	✓
Money and personal assault	✓	✓	✓
Fidelity	✓	✓	✓
Transit	✓	✗	✓
Refrigerated stock	✓	✗	✓
Legal expenses insurance	✓	✗	✗
Cyber and data loss	✓	✓	✓
<b>Policyholder services</b>			
Care and health consultancy One day free access to specialist care and health consultancy.	✓	✗	✗
PR crisis management Access to professional public relations advice to manage adverse press.	✓	✓	✓
Employer helpline* Advice for employment law issues provided by expert solicitors. *Policyholders must purchase ELP section to access this service	✓	✗	✓
Cyber helpline** Dedicated helpline assists with risk management and preventing claims. **Policyholders must purchase cyber and data risks to access this service.	✓	✓	✓
<b>Broker e-trading</b>			
Quote and bind online in an instant using our intuitive, easy to use system.	✗	✓	✓

\*Please refer to the specific policy for coverage in relation to abuse and medical malpractice.