

Social welfare insurance.

Background

We have extensive experience of the UK social welfare sector, which includes charitable and commercial organisations who provide care, support and advice for disadvantaged or vulnerable people. Our comprehensive and flexible approach to underwriting enables us to cater for a wide variety of risks.

Bespoke solutions

This diverse and far reaching sector demands a specialist approach from an insurer who has experience of the unique risks presented. Our award winning underwriting team take the time to understand each organisation to provide bespoke cover solutions that cater for specific needs.

We provide the full range of third party and management liability covers needed in one single policy, minimising the chance of claims falling between (rather than within) insuring clauses.

Our 'menu' offering is very extensive and can accommodate the vast majority of risks operating within the sector. We are willing to consider further enhancements to meet particular requirements.

Examples of potentially 'grey' areas which we address include:

- Abuse
- Breach of professional duty
- Medical malpractice

Types of risk

- Adult placements / assisted living
- Care and day centres
- Care providers
- Charities, not-for-profit and voluntary organisations
- Children's homes
- Community action groups, programmes, centres and services
- Counselling and therapy services
- Domiciliary care
- Drug and alcohol rehabilitation
- Education, literacy and training services (not 'conventional' schools and colleges)
- Foster care
- Hospices
- Mental health support
- Nurseries, playgroups and out-of school clubs
- Rehabilitation and halfway houses
- Respite care providers
- Sheltered workshops and vocational training
- Shelters and refuges
- Supported living
- Youth centres and organisations

Scope of cover

Working closely with social welfare organisations, we identify the range of risks they face so we can tailor our insurance protection. Using long established underwriting and claims expertise, our cover is regularly reviewed to keep abreast of regulatory and market changes. We provide ongoing support through our range of policyholder services.

We target those organisations who are service provision orientated, are well managed and appreciate the importance of appropriate risk management.

Our comprehensive social welfare policy covers three main areas of risk:

Responsibility to third parties

- Public and products liability
- Professional liability
- Management liability (executive liability)
- Entity defence

Responsibility as an employer

- Employers liability
- Employment law protection
- Personal accident

Protection of assets

- Fidelity
- Property damage
- Business interruption
- Specified all risks
- Money and personal assault
- Transit
- Refrigerated stock

Policyholder services

Markel offer a range of exclusive benefits and services for policyholders, providing practical advice and professional help from industry experts:

- Care and health consultancy
(available exclusively with the social welfare policy)
- Employer helpline and assistance
(available with employment law protection)
- PR crisis management
(available with public and products liability, professional liability and entity defence)

Please refer to the Markel website for further information on policyholder services.