



**MARKEL (UK)
LIMITED**

Social...*living in communities; relating to society*

Welfare...*well being; assistance for people in need*

Insurance...*Markel?*

Background

Building upon the experience of our US-sister companies, who have written these types of risk for over ten years, we have researched the UK market and developed an approach to underwriting and insuring those who provide Social Welfare services in the UK, on a comprehensive and flexible basis.

This is an extremely diverse and far-reaching sector that provides care and support for the young, elderly, vulnerable and disadvantaged members of our society. Such services are provided by a variety of private, public and voluntary ('not-for profit') organisations.



Demographic trends are changing and following consultation, the Government is committed to overhauling the current fragmented system for health and social care provision, mindful of the following: -

- Developing services that maintain the independence of the individual
- Offering greater choice and control to service users
- Integrated partnership with Primary Care Trusts, independent and voluntary sectors
- Offering high quality services by a well-trained workforce
- Ensuring that those individuals with the highest needs receive support and protection to ensure their well-being and safety

Bespoke Cover

We know from our experience of insuring the 'not for profit' sector that the scope of services provided by Social Welfare organisations does make for a difficult 'fit' with conventional 'off the shelf' insurance products, as most risks have to be underwritten individually.

From a liability perspective, insurance programmes must be flexible enough to cater for general liability, professional indemnity, malpractice, abuse and directors or trustee liabilities. Property covers must be able to cater for a variety of commercial or residential (type) buildings which are either owned or leased and for different types of contents and 'all risks' exposures.

This specialist sector demands a specialist approach from underwriters who can take the time to fully understand the unique risks presented and to provide bespoke covers that cater for their particular needs, so minimising the chance of claims falling between (rather than within) insuring clauses.

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

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

Our 'menu' offering is very extensive and can accommodate the vast majority of risks presented to us, although we are willing to consider further development to meet particular requirements.

Section A Your Responsibility to Third Parties

NB. Generally this section of the policy is mandatory and must be purchased in its entirety.

General Liability - Public Liability cover which is provided on an occurrence basis and *incorporates abuse cover* and Products Liability cover (subject to an aggregate limit).

Professional Liability – cover is provided on an aggregate 'claims made' basis in respect of 'Professional Services', *including medical malpractice* where relevant.

Management Liability - Officers Liability and Reimbursement cover in respect of governors, directors, council members, officers and trustees of the organisation whilst acting in their capacity as such (including external 'not for profit' appointments).

Entity Defence - covers the legal costs and expenses in respect of:

- Public Relations Crisis Management - specified events
- Identity Fraud - misrepresentation by a third party
- Investigations - regulatory, health and safety and the like
- Corporate Manslaughter
- Breach of Contract - provision of goods and services
- Pollution - as a result of a wrongful act by a director or officer
- Taxation - tax investigations
- Data Protection Act

Section B

Your Responsibility as an Employer

NB. This is an optional section of the policy which is only relevant if the organisation has employees (or engages volunteers who are deemed to be employees).

Employers Liability – UK compliant cover catering for all employees, *including volunteers*, as appropriate.

Employment Law Protection – cover in respect of employment disputes and investigations, including employment telephone help-line service. *Cover extends to include volunteers*, as appropriate.

Personal Accident – cover in respect of employees (and volunteers) whilst working for the organisation.



Section C

Protection of Your Assets

NB. This is an optional section of the policy and the organisation may select the covers they require.

Fidelity – covering employee dishonesty and third party computer and funds transfer fraud.

Property Damage – providing cover on an accidental damage basis and incorporating elements of computer breakdown, exhibition and replacement locks cover.

Business Interruption – cover is generally provided on a loss of income basis and extends to include failure of utilities, local authority and murder or suicide clauses.

Specified All Risks – covering particular items and available in respect of property that may not be kept at the premises.

Money and Personal Assault - cover in respect of money in transit at the premises, in private residences, at exhibition sites or in a night safe at a bank. Extends to include personal accident (assault) resulting from (attempted) robbery.

Transit - covering property in transit within the UK, including loading and unloading.

Refrigerated Stock - covering loss of refrigerated stock following a rise or fall in temperature.

Our Approach

Appreciating that this is a specialist area we are looking to work with those brokers who have an understanding of the Social Welfare sector (or a particular segment thereof), rather than respond to any broker who provides us with an 'open market' submission.

We recognise the need to work closely with this type of client, to help manage and insure their particular risks from a position of knowledge and support rather than one of ignorance.

First and foremost we are targeting those clients who are 'service provision' orientated, are well managed and appreciate the importance of (appropriate) risk management.

We would expect to see robust vetting procedures in place for clients involved with children, vulnerable adults and 'sensitive' areas.



Types of Risk

- Activity Centres
- Care and Day Centres
- Care for the Elderly (not 'conventional' care and nursing homes)
- Charities, Not-for-Profit and Voluntary Organisations
- Children's Homes
- Community Action Groups, Programmes, Centres and Services
- Consulting, Administration, Fund Raising and Evaluation Services
- Counselling and Therapy Services
- Domiciliary Care
- Education, Literacy and Training Services (not 'conventional' schools and colleges)
- Group Homes
- Nurseries, Playgroups and Out-of School Clubs
- Rehabilitation and Halfway Houses
- Sheltered Workshops and Vocational Training
- Shelters and Refuges
- Sure Start Programmes
- Youth Centres and Organisations
- Youth Hostels

Risk Management

Our underwriters are encouraged to 'get to know' the client.

These types of clients are often specialists in their own right, but we do utilise experienced risk management resource, with the aim of working closely with clients to agree upon suitable and practical risk control measures.

We also provide general advice and assistance in this regard together with our *MarkelUKAssist* service.

MarkelUKAssist

MarkelUKAssist is a resource that we make available to those of our clients who may benefit from the professional help and advice on offer. The service is generally FREE of charge.

Markel Social Welfare clients are entitled to the following services:

Resource Centre

Access to a wealth of useful information via the Internet, providing practical, legal and risk management news and advice.



CRB / SCRO Background Screening Services

Access to a registered CRB/SCRO background check umbrella organisation, *Complete Background Screening Ltd*, with the advantage of **discounted** rates and NO REGISTRATION FEE.



PR Crisis Management Service

Use of our public relations specialist, *The Counsel House*, to help you manage media attention in the event of a (defined) crisis (*subject to policy terms and conditions*).



MARKEL (UK) assist

www.markelukassist.com

Community Groups

Community, Counselling, Support, Social, Local Interest, Training, Children and Youth, Fund Raising



Specifically designed for smaller organisations that do not have their own premises (but may rent them) we offer an insurance solution that serves the needs of those with a modest budget.

Section A Responsibility to Third Parties

NB. This is a mandatory section of the policy and must be purchased in its entirety.

General Liability

Limits of up to £5,000,000

Professional Liability

Limits of up to £1,000,000

Management Liability

Limits of up to £1,000,000

Entity Defence

Limits of up to £25,000

Section B Responsibility as an Employer

Employers Liability

Limit £10,000,000

Personal Accident

Benefits £5,000 / £50

Section C Protection of Assets

Business Interruption (Additional Expenditure)

Limits of up to £30,000

Specified All Risks

Limits of up to £30,000

Money and Personal Accident (Assault)

Various (fixed) Limits

MarkeUKAssist

All arrangements may take advantage of the *MarkeUKAssist* services.

We will consider providing variations on this theme for specific 'facilities'.



Birmingham
Bristol
Cambridge
Edinburgh
Leeds
Manchester
Reigate

www.markeluk.com

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

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