

Infinity Care



Insurance Prospectus

(INCLUDING THE POLICY SUMMARY)

Tailored business insurance package for
Nursing & Residential Care homes



CONTENTS INDEX

Tailored Business Insurance Package	1
Special Features	1
Insurance Values	2
Policy Summary	2-6
“Standard Covers” Section	2-5
“Optional Sections”	5-6
General Conditions and Exclusions	7
Special Conditions	7
Customer Service Section	8
Important Notes	9
Cover at-a-glance	10

Infinity Care - Specialist Insurance For Nursing and Residential Care Homes

TAILORED BUSINESS INSURANCE PACKAGE

“Infinity Care” is a tailored insurance package devised by insurance brokers Morgan Richardson Ltd., who have been established since 1994. “Infinity Care” is designed to suit the needs of Nursing and Residential Care Homes.

Special Features - Automatically Included

- All Risks - “New for Old” claims settlement.
- Full Theft - Including unforced theft.
- Employees’, Visitors’, Patients’ and Residents’ Personal Effects - £2,500 per person.
- Business Interruption – 24 Months Indemnity Period.
- Failure of Public Utilities Supply to the Premises.
- Denial of Access.
- Public & Products Liability Insured up to £5,000,000 (£5M).
- Malpractice Liability - £5,000,000 (£5M).
- Violent or Criminal Assault - £30,000.
- Loss of Registration - £500,000.
- 24 hour Direct Access to Claims Line every day of the year.
- Monthly Premiums.
- No Claims Discount (subject to previous satisfactory claims record).

Insurance Values

It is very important that you insure your business at its correct value. You should review and update your cover periodically to ensure it remains adequate. If you underinsure you may receive a reduced payment in the event of a claim.

All Contents (other than Stock and Goods in Trust) should be insured for their replacement value as new (excluding betterment). When assessing your overall sum insured for Contents, you should take into account a sum for all Stock, including, but not limited to Furniture, Fixtures and Fittings, Improvements and Decorations, Personal Effects and Plant and Equipment.

Buildings should be insured for the cost of rebuilding, not for their market value. A sum should also be added for Architects' Fees, Debris Removal, the cost of meeting any Local Authority requirements and Loss of Rent, where applicable.

The Policy is automatically index-linked where applicable, to protect the value of your insured property against the effects of inflation. This means the amounts insured are adjusted annually to reflect changes in the index tables.

POLICY SUMMARY

Important Notice

This is a summary of the cover provided by the Policy. It does not contain the full Terms & Conditions of the Insurance Contract. Full details of the cover and the relevant Terms, Conditions & Exclusions are contained in the Policy Document, a copy of which will be sent to you on completion of your contract or which you may obtain at any time on request from Morgan Richardson Ltd.

The "Infinity Care" Policy is a Morgan Richardson Ltd product arranged with Inter Hannover. The Policy is an annual contract of insurance, which may be renewed each year subject to your needs and the Insurers Terms & Conditions.

Important Information

The Customer Service Section of this Policy Summary gives you important information on the following:

- Your Cancellation Rights
- How to make a Claim
- What to do if you have a Complaint
- The Financial Services Compensation Scheme (FSCS)

STANDARD COVERS

Policy Section A1 - Contents

Your Contents, (Stock, Fixtures, Fittings, Decorations or Improvements, Contents; Computer Hardware - up to £20,000; Employees', Visitors', Patients' and Residents' Personal Effects - up to £2,500 per person; Paintings and Works of Art up to £5,000), are insured against loss or damage, and cover includes: -

Accidental Damage and loss or damage caused by fire, lightning, explosion, aircraft or earthquake; full theft or attempted theft; malicious persons; riot, civil commotion; storm or flood; falling objects; escape of water; impact by vehicles; and subsidence, landslip or heave.

Features and Benefits - Automatically Included

- Drugs and Medicines included up to £7,500.
- Articles of Precious Metals or Alloys - £5,000.
- Computer Equipment and Computer Records insured anywhere Worldwide - £5,000.
- Contents insured whilst they are removed temporarily from the premises to or from or whilst situate anywhere within the U.K. including all transits in and between - up to 20% of the sum insured on Contents (including: Exhibitions; the private residence of the Insured).
- The cost of removing debris from the premises.
- Replacement of locks in the event of the theft of your keys - £5,000.
- Loss of metered water, as a result of damage - £5,000.
- Damage to Refrigerated Contents as the result of breakdown - £3,000.
- Tenants Liability for damage to underground services and septic tanks, and theft damage to the buildings.
- Rent Payable - up to 24 months - limited to 25% of the Sum Insured for Contents.
- Trace and Access - locating the source of the damage and making good.
- Clearing of drains following Damage - up to £5,000.
- Damage caused by Emergency Services to the grounds - £5,000.
- Groundsmen's machines in the open grounds - £5,000.
- Property in the open - £5,000.
- Excess - £250 each and every claim.

Policy Section A2 – Business Interruption (Financial Consequences of Damage)

If damage occurs to, or within, your premises preventing you from being able to operate as normal, the policy will compensate you for any net loss of income up to £1,000,000 any one claim.

The maximum indemnity period is 24 months.

Included: Notifiable Human Disease; Murder or Suicide; Vermin; Denial of Access; Loss of Attraction; Damage to Suppliers Premises (£25,000); Failure of Public Utilities (Gas, Water, Electricity, Telecommunications); Pollution of any Sea, Beach or Waterway (£25,000); Bomb Hoax/Scare (£25,000); Property in Transit; Additional Expenses (£250,000); Alternative Accommodation (£25,000); Book Debts (£150,000); Fatal Injury to Residents (£25,000); Syndicate Win on National Lottery (£50,000); Additional Sheltered Housing Expenditure (£25,000). Nil Excess.

Policy Section A3 – Glass

Cover provided up to the replacement value for breakage of fixed glass, Damage to window and door frames and the cost of boarding up prior to repair. Breakage of ceramic basins, sinks, lavatory bowls, cisterns and signs up to £5,000. Lettering and canopies are automatically included. Excess £250 of every claim.

Policy Section A4 – Employers Liability

Cover is provided up to £10,000,000 to protect your legal liability in the event of an employee suffering bodily injury arising out of, and in the course of their employment. Work experience schemes and authorised volunteers are included.
Nil excess.

Policy Section A5 – Public/Products Liability and Malpractice Liability

Cover is provided up to £5,000,000 (optional £10,000,000) to protect your legal liability towards members of the public following bodily injury or damage as a direct result of your business activities or arising from any goods or services sold or supplied by your business.

Including: Motor Contingent Liability; Car Park Liability; Individual Liability of Residents; Financial Loss; Court Attendance Compensation; Liability included for Employees', Visitors', Patients' and Residents' Personal Effects; Libel and Slander (£100,000). Excess £250 each and every claim, except bodily injury where there is a nil excess.

Policy Section A6 – Health & Safety at Work

In addition to the above liabilities, this policy will pay for legal costs and expenses awarded or incurred in defence of alleged breaches of the Health & Safety at Work Act 1974, up to a maximum of £5,000,000.
Nil excess.

Policy Section A7 – Money

Loss of Business Money on your premises during business hours and in transit up to £5,000; Bank night safe £5,000; in your private residence £500; contained in a locked safe outside business hours £5,000; outside business hours not contained in a locked safe £500.
Excess £250 of every claim.

Policy Section A8 – Assault

You are covered up to £30,000 if you or an employee suffers bodily injury as a direct result of violent or criminal assault whilst in the course of your business. Temporary Total Disablement is also covered for £300 per week up to 104 consecutive weeks; Medical Expenses £500.
Nil excess.

Policy Section A9 – Employee Dishonesty

Insurers will pay up to £10,000 if you suffer loss or damage to money or goods arising from an act of fraud or dishonesty committed by an employee.
Excess £250 of every claim.

Policy Section A10 – Computer Breakdown

You are covered up to £30,000 for breakdown or failure of any part of your computer equipment or computer records arising from either mechanical or electrical defect. You are also insured up to £30,000 for additional expenditure and reinstatement of data.
Excess £250 of every claim.

Policy Section A11 – Loss of Registration

If you lose your Registration to carry on business at your premises under the provisions of any legislation governing such Registration from any cause outside your control, a sum equal to the loss in value of your business will be paid up to a maximum of £500,000.
Nil excess.

Policy Section A12 – Directors’ and Officers’ Liability

Directors’ and Officers’ of the Insured are covered up to £250,000 for any one claim resulting from a Wrongful Act by the Company’s Director(s) or Officer(s). Costs and Expenses for defence of such claims are included. Cover is provided against claims or circumstances discovered and notified to Insurers during the Period of Insurance.
Excess £250 of every claim.
Excluded: Claims arising out of USA or Canada or breach of professional services or circumstances that already exist.

OPTIONAL COVERS

Policy Section B – Buildings (Optional with Policy Section A)

Buildings can be insured for the full reinstatement value and cover includes: Accidental Damage or Damage caused by fire, lightning, explosion, aircraft or earthquake; theft or attempted theft; malicious persons; riot, civil commotion; storm or flood; falling objects; escape of water; impact by vehicles; and subsidence, landslip or heave.

Features:

- Architects’, Consulting Engineers’ and Surveyors’ fees; Fees necessarily incurred in the reinstatement of damaged buildings.
- Expenses incurred in removing debris resulting from damage to buildings.
- Loss of rent receivable in the event of the building becoming unusable due to damage.
- Damage to paths, gardens, driveways, car park surfaces caused by the attendance of the emergency services or by falling trees. Up to a maximum of £5,000.
- Property Owner’s legal liability to the public, up to a maximum of £5,000,000.
- Damage to underground water, gas, sewage pipes, electricity and telecommunications lines.
- Trace and Access - locating the source of the damage and making good.
- Excess - £250 each and every claim, other than Subsidence, Landslip or Heave, where the Excess is £1,000 of every claim.

Policy Section C – Personal Accident (Optional with Policy Section A)

If you, your co-directors, partners or employees (i.e. Manager) suffer accidental death or injury, benefits will be paid at a level dependent on the nature of the injury.

Each unit of benefit will pay £5,000 for Death, Permanent Total Disablement, Loss of Limbs or Eyesight and £50 per week for Temporary Total Disablement (subject to no payment for the first 7 days); and Medical Expenses up to £500. Cover includes severance or loss of one or both hands or one or both feet. Each person may choose up to 10 units of cover.

Policy Section D – Legal Expenses (Optional with Policy Section A)

The Policy will assist you in meeting Legal Expenses incurred over Employment Disputes and Compensation Awards; Legal Defence against Criminal Prosecution and including Data Protection Act 1998; Statutory Licence Protection; Property Protection; Inland Revenue Investigations or VAT disputes. The maximum sum insured under this section is £100,000.

Legal Advice Helpline

Confidential Advice for Legal Matters connected with your Business – 24 hours a day, 365 days a year.

Policy Section E – Domestic Contents and Personal Possessions (Optional with Policy Section A)

If you live on your Business premises, you will be able to insure your Domestic Contents and Personal Possessions as a section of your business policy. The contents sum insured should represent the full cost of replacing all household goods. Valuables and personal effects, such as wearing apparel, jewellery, furs and money can also be insured whilst anywhere in the world. Excess £50 of every claim.

General Conditions and Exclusions

Please refer to General Conditions and Exclusions in the Policy Wording/Schedule.

General Conditions

1. The Policy and Schedule shall be read together as if they are one document.
2. Reasonable Precautions.
3. Notification of Changes in Circumstances.
4. Fraud and Misrepresentation.
5. Cancellation by the Insurer.
6. Cancellation by the Insured.
7. Monthly Instalments.
8. Arbitration.
9. Death of the Insured.
10. Breach of Warranty.
11. Contract Rights.
12. Contract (Rights of Third Parties) Act 1999.

Claims Conditions

1. 1.1 Immediate written notice to Insurer.
1.2 Immediate notice to Police.
1.3 Writ and Summons.
1.4 Supply full details of claim, including supporting documentation.
1.5 Minimise the Damage.
2. Written Consent and Conduct of Claim.
3. The Insurer's right to settle a claim.
4. The Insurer's Liability.
5. Salvage Rights.
6. Dual Insurance Rights.

General Exclusions

1. Radioactive Contamination.
2. War and Similar Risks.
3. Sonic Bangs.
4. Confiscation.
5. Terrorism - Material Damage (not applicable to Section D).
6. Terrorism - Employers Liability and Public & Products Liability (not applicable to Section D).
7. Terrorism (applicable to Section D).
8. Date Recognition.
9. Foot and Mouth Disease.
10. Pollution.
11. Mould – Property Damage.
12. Mould – Public & Products Liability.
13. Component Building Material.

Special Conditions

1. Flammable Oils.
2. Inspection of Plant and Equipment.
3. Security.
4. Unoccupied Premises.
5. Frying Equipment.
6. Asbestos.

CUSTOMER SERVICE SECTION

Your “Right to Cancel”

If, once you have checked your policy, you decide not to proceed with the insurance you may cancel your policy during a period of 14 days either from the day of purchase of the contract or on the day on which you received your policy documentation, whichever is the later.

If the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

If the cover has commenced and should you wish to cancel the policy during the 14 day period, you will be entitled to a full refund of the premium paid, except where you have already made a claim under your policy, in which case there will be a deduction for the time you have been covered. After the 14 day period the ‘Cancellation Rights’ are as set out in the policy.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the full premium.

To cancel your policy, please contact Morgan Richardson Ltd.

How To Notify a Claim

To make a claim please telephone the dedicated Claims Helpline which is available 24 hours a day, please have your Policy Number ready when calling;

Telephone: **0870 241 2239**.

Complaints Procedure - What To Do If You Have A Complaint

We aim to ensure that you are totally satisfied with our service. However, there may be occasions when you feel this objective has not been achieved. If you are unhappy because we have not delivered the service you expect, we would like to put things right. We would encourage you, in the first instance, to contact our Customer Services Manager at Morgan Richardson Ltd, Westgate Court, Western Road, Billericay, Essex CM12 9DY or telephone 01277 630666. You will be sent a copy of our Complaint Handling Procedure which contains information on how to take your complaint further, if we cannot resolve your complaint to your satisfaction.

You may subsequently be able to refer your complaint to the Financial Ombudsman Service.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (“FSCS”). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

IMPORTANT NOTES – PROTECT YOUR BUSINESS

Regular Examination Checklist Reminder

- **Water temperatures** – are thermostatic mixing valves operating at required temperature?
- Is the temperature comfortable (not too hot or cold)?
- **Manual Handling** – Is manual handling avoided where possible? E.g. by providing lifting aids, or altering work methods.
- Are all staff trained in use of equipment and handling techniques as appropriate?
- Is there sufficient staff to carry out handling work?

Minimum Standards of Security

Approval of fire office to be obtained before security measures are implemented. The level of security at premises depends upon the location but the minimum recommendations for all premises are as follows: -

- All accessible windows, fanlights, and skylights, including any which are accessible from adjoining premises, roofs or down pipes, should be fitted with secure key operated locks unless they are protected by bars or grilles of expanded metal firmly fixed to the building, or fixed permanently shut.
- Doors which provide access to your premises should be fitted with locks which comply with BS3621:1980, the Specification for Thief Resistant Locks, or if more appropriate, a close shackle padlock with at least five levers and substantial locking bar.
- Aluminium doors should be fitted with a cylinder mortise lock operating a swinging lock bolt.
- UPVC doors by key operated multi-point locking devices having three or more locking points.
- The first leaf of a double leaf door must be fitted internally with bolts top and bottom.
- Any residents' rooms, which are vacant, must be kept locked at all times.

Drugs Security

- All controlled drugs to be stored in accordance with current Local Authority Requirements.
- Any home controlled drugs (e.g. paracetamol, antibiotics, light sedation) should be locked in a drugs trolley, which is secured by padlock with chain to a wall when not in use, or is kept in a locked drugs cupboard.
- All drugs cupboards and trolleys (when not in use) must be locked.
- Any treatment room, drugs stores and general equipment store must be locked when not in use and the keys removed. The doors to a room where such contents are stored should be of solid wood.

“INFINITY CARE” AT-A-GLANCE

For full details of the Policy Sections, Exclusions and Limits,
please read the Policy Wording/Schedule/Policy Summary/Prospectus

All Stock and all Contents Insured for: All Risks

Full Theft including Unforced Entry or Attempted Theft

Accidental Damage; Subsidence

Business Records	-	£30,000
Drugs and Medicines	-	£7,500
Articles of Precious Metals or Alloys	-	£5,000
Refrigerated Contents (Breakdown)	-	£3,000
Groundsmen’s Machines in the open	-	£5,000
Property in the open	-	£5,000
Replacement of Locks	-	£5,000
Loss of Metered Water	-	£5,000
Clearing of Drains	-	£5,000
Rent Payable	-	25% of Sum Insured
Emergency Services Damage	-	£5,000
Theft Damage to Buildings	-	£5,000
Hacking Attack or Virus	-	£10,000

Business Interruption (Insured for All Risks - and Full Theft including Unforced Entry or Attempted Theft, Accidental Damage and Subsidence)

- ◆ Loss of income (24 months indemnity Period) - £1,000,000
- ◆ Book Debts - £150,000
- ◆ Additional Expenditure - £250,000
- ◆ Notifiable Human Disease; Murder or Suicide; Vermin; Denial of Access; Loss of Attraction; Damage to Suppliers Premises (£25,000); Failure of Public Utilities (Gas, Water, Electricity, Telecommunications); Pollution of any Sea, Beach or Waterway (£25,000); Bomb Hoax/Scare (£25,000); Property in Transit; Additional Expenses (£250,000); Alternative Accommodation (£25,000); Book Debts (£150,000); Fatal Injury to Residents (£25,000); Syndicate Win on National Lottery (£50,000); Additional Sheltered Housing Expenditure (£25,000).

Glass	-	Replacement Value
Employers Liability	-	£10,000,000
Public & Products Liability (Including Domiciliary Care)	-	£5,000,000
Malpractice Liability	-	£5,000,000
Health & Safety at Work	-	£5,000,000
Money	-	£5,000 - (see Limits under Policy Section)
Assault	-	£30,000
Employee Dishonesty	-	£10,000
Computer Breakdown	-	£30,000
Loss of Registration	-	£500,000
Directors’ and Officers’ Liability	-	£250,000
Buildings, including Fees and Debris Removal	Optional Cover	- All Risks including Accidental Damage and Subsidence; Property Owners Liability (£5M).
Personal Accident	Optional Cover	
Legal Expenses	Optional Cover	
Domestic Contents & Personal Possessions	Optional Cover	

INSURANCE PROSPECTUS

Morgan Richardson Ltd Insurance Brokers

Freepost CL4071

Westgate Court, Western Road

Billericay, Essex CM12 9ZZ

Tel: **01277 630666**

Fax: **01277 632255**

E-mail: **quotes@morganrichardson.co.uk**

Authorised and Regulated by the Financial Services Authority





Addendum to Prospectus (including the Policy Summary)

Please note that Section A12 – Directors and Officers Liability is no longer available under the Policy and as such this section has been removed.