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Rehab centres.

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Rehab centres case study.

Major voluntary sector provider of drug and alcohol services.

The charity's aim is to make positive changes to the lives of those people who are affected by drug and alcohol misuse through provision of a range of services and by working with communities & other agencies to prevent drug and alcohol related harm.

There are many differing aspects to this policyholder including:

- Residential detox clinic specialising in the detoxification & stabilisation of individuals who misuse alcohol & drugs - specifically aimed at restoring physical, emotional & mental wellbeing.
- Residential rehabilitation programme providing individuals with the opportunity to evaluate & change current lifestyle, beliefs & thinking associated with substance misuse via individual counselling sessions and group programmes including relapse prevention, stress management etc.
- Drop in centre for young homeless people providing welfare/housing advice etc & a needle exchange. Three times per week hot food provided to visitors together with outreach van service offering soup, tea, coffee etc.
- Provision of furnished accommodation in conjunction with a local housing association for people with a history of drug/alcohol misuse who are now deemed to be abstinent.

- Transitional advice, support via outreach facilities for people leaving prison who have a history of drug/alcohol misuse.
- Provision of training for individuals/organisations on all aspects of drug/alcohol awareness and visits to local schools (including primary schools) to highlight the dangers of such issues.
- Social Enterprise café operators utilising volunteer service users as part of a work experience & rehabilitation programme.

Working in partnership with our broker whose in depth knowledge of the risk was invaluable, we were able to put together a 'bespoke' programme catering for the specific & unique requirements of our policyholder via our Social Welfare comprehensive contract.

The Markel all embracing product replaced a number of policies with different insurers and thereby addressed many potentially 'grey areas' including abuse, breach of professional duty and medical malpractice, thus minimising the chance of claims falling between (rather than within) insuring clauses.