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Shelters and refuges case study.

Homeless hostel / shelter.

The following example demonstrates how Markel 'look to write risks' and are not daunted by complexity or high risk scenarios.

Business description is primarily that of homeless hostel/shelter however the policyholder also caters for a wide variety of persons who are homeless.

Including:

- 10 bed spaces for young people aged 16-25 who are homeless - includes supported living whereby staff will be on hand to assist with budgeting, shopping, benefits, advice on acquiring more stable accommodation.
- Accommodation for adults who are undergoing treatment for drug/substance misuse – although this policyholder is not responsible for the rehabilitation programmes as that is left to third parties.
- Emergency accommodation for single homeless women aged 16+ - not women's refuge as they are simply women who are homeless and not necessarily 'running' from anyone. Likewise the same is offered to men aged 16+.
- Accommodation for single homeless women 16+ who have adult support needs - this could be mild learning / mental difficulties, be ex-offenders or have drug/substance abuse problems.

- A supported living programme (not a shelter or a hostel but individual housing in the community rented from private landlords). This is aimed at service users who have difficulty sustaining a 'normal' tenancy agreement due to alcohol and/or drug issues - this often leads to rent arrears, chaotic living conditions, neighbourhood disputes etc. All of which put the usual private landlord off and as such service users are unable to secure accommodation nor are they able to get a reference from any earlier landlords which could help them move on.
- Finally, probably the most complex of all is the "wet" hostel. This provides accommodation and support for women aged 16 and over who choose to continue to drink. The aim is to help clients regain independence rather than getting them off alcohol although this is desirable of course! Service users have multiple needs and require wide-ranging practical support from assisting with shopping and cooking, budgeting and improving life skills to expanding their social networks.

Markel was approached to underwrite this risk when the existing insurer was withdrawing from the market. The broker had very little in the way of options and only Markel stepped up to underwrite the risk. There were some challenges to overcome in assessing and maintaining an appropriate risk management programme. Markel and Janjer Ltd worked jointly to shape an insurance and risk management proposition that fully met all the client's needs and those of their service users.