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## EXPERTISE THAT WORKS FOR YOU

Care builds on our established knowledge of the care sector, which we have served for many years through successful partnerships and schemes.

The growing Health, Care and Social sector is made up of businesses providing diverse services to meet a broad range of care needs. These services come with specific risks that may not be covered by standard business insurance. Our significant experience in this sector has enabled us to create a new Care package that covers all the needs of a Care customer in this complex and growing sector.

### IT ALL STARTS WITH RISK CONSULTING

We see our role as helping you and your Care customers to see the whole picture. We have a team of Risk Consultants with extensive expertise across the Care sector who will look to work with you and your customers to establish and mitigate potential claims causing incidents. We know the risks Care customers face, and with this knowledge we can help your customers better protect their businesses. We also have a suite of risk management products and services to support Care customers such as online Health and Safety management systems and business continuity.

### WE CARE ABOUT THE DETAILS

We recognise that customers in the Care sector require something different by way of insurance cover. Applying our expertise and knowledge of the Care sector, we offer a suite of covers included as standard for the most common risks, from employers' liability and infectious disease to lifts and stairs and fatal injury on excursions. We also offer a range of Care extras, including medical malpractice and financial loss.

### REST ASSURED,

### THE WORST BRINGS OUT THE BEST IN US

We're proud to be named No.1 for Commercial Claims\*. We deliver first-class service before, when and after a claim is made and have dedicated claims technicians with deep Care sector experience and expertise working on our Care proposition.

\*Source: RSA Broker voice 2017, independently conducted by FWD Research

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## THE CARE PACKAGE

Applying our expertise and knowledge of the Care sector, we offer a suite of covers included as standard:

- Employers Liability
- Public/Products Liability
- Deterioration of stock
- Infectious disease, Murder, Food poisoning, Defective sanitation and Vermin
- Accommodation and Sheltered housing
- Fatal injuries on excursions
- Lifts and Stairs
- Trace and access, Theft of external metal and Groundsmen's machines
- Suppliers and Off-site storage

We also offer cover for the following if required (not included as standard):

Medical Malpractice Liability, Implantable Medical Devices liability, Protection of Children and Vulnerable Adults or Abuse, Financial loss, Money/Personal Injury, Terrorism, Fidelity, Personal Accident, Loss of Registration Certificate, Transit and Computer equipment.

## SWEET SPOTS

Examples of where we have a particularly strong appetite, are actively targeting, and have been found to be at our most competitive.

- Care homes for the elderly, hospices, residential homes, children's homes, homes for supported living, domiciliary care providers and day care centres

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## CONTACTS

### **Steven Edwards**

Packages Underwriting Leader

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## EXPRESS CLAIMS HANDLING

We express handle suitable commercial property claims worth up to 2,500. This means that we aim

to conclude settlement within 24 hours\* by collecting important information to validate the policy cover at first notification, and making payment by your customers' preferred methods.

\*core working hours are Monday to Friday, 9am to 5pm

Property Claims:

0330 102 4100

promise.propertyclaims@uk.rsagroup.com

Liability Claims:

0330 100 6479

promise.injuryclaims@uk.rsagroup.com

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## FINANCIAL STABILITY AND SECURITY

With a heritage stretching back 300 years, RSA is one of the world's leading multinational quoted insurance groups. We provide insurance and risk management in more than 150 territories and have major operations in Europe, Asia, Canada, the Middle East and Latin America. Focusing on General Insurance, we have around 23,000 employees worldwide.

Agency	Financial Strength	Effective Date	Outlook
Standard & Poor's	A	28 Feb 2014	Stable
Moody's	A2	28 Feb 2014	Negative

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.