

# Care for Quality

## Care Home Insurance

### Summary of Cover

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This policy is designed to provide a comprehensive range of covers specifically tailored to meet the demands of care home operations in Scotland.

*This is a summary of the policy and does not contain the full terms and conditions of the cover, which are found in the policy document. It is important that you read the policy document carefully when you receive it. You should discuss with your insurance broker whether this cover is appropriate for your needs.*

	Standard Cover	Optional Cover/Higher limits available	Policy Page
<b>Material Damage "All Risks"</b>			
Buildings and/or contents	✓		
Damage to Glass	✓		
Residents personal effects	✓		
Visitors personal effects	£500		
Employees household goods and personal effects	£500		
Deterioration of Contents of Deep Freezers:			
any one unit	£1,000		
any Occurrence	£3,000		
Household goods and personal effects of the Insured or resident manager or their family:			
At the Premises	£2,500		
Away from the Premises	£1,000		
Key & Locks	£1,000		
Landscaped Grounds or Gardens	£1,000		
Metered Water	£1,000		
Property in the open:			
Any one item	£1,000		
Any Occurrence	£5,000		
Theft Damage	£100,000		
Trace & Access	£2,500		
Transit	£2,500		
Seasonal increases for stock	✓		
Terrorism		✓	

***Important exclusions, conditions or limitations***

*Damage during construction, erection or installation, wear and tear, mechanical or electrical breakdown and terrorism*

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## Money and Personal Assault

Loss of money belonging to the business or for which it is responsible	£2,500	
Personal Assault while carrying business's money:		✓
Death, loss of limb(s) or eye(s)	£10,000	
Temporary Total Disablement (per week, max two years)	£100	

## Specified Items " All Risks"

Laptops used away from the premises, anywhere in the world		✓
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### **Important exclusions, conditions or limitations**

*Wear and tear, gradual deterioration, mechanical or electrical breakdown.*

## Business Interruption

Loss of Revenue following an insured loss under the Material Damage "All Risks" section		✓
Additional Increase In Cost of Working	£50,000	
Loss of Registration	£100,000	
Bomb Threat	£50,000	
Loss of Attraction	£50,000	
Notifiable Disease	£50,000	
Prevention of Access	£50,000	
Public Utilities	£50,000	
Unspecified Suppliers	£50,000	

### **Important exclusions, conditions or limitations**

*Losses excluded under the Material Damage "All Risks" section*

## Outstanding Debit Balances

Lost or destroyed following an Insured loss under the Material Damage ("All Risks") section	£10,000	
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### **Important exclusions, conditions or limitations**

*Losses excluded under the Material Damage "All Risks" section*

## Employers Liability

Any one event	£10,000,000	✓
Worldwide cover for employees temporarily working overseas		✓
Legal Costs and Expenses in defending prosecutions due to breach or alleged breach of health and safety regulations		✓
Limited Personal Accident Coverage		✓
Medical & Vocational Rehabilitation		✓
Serious Accident Response Service		✓
Rapid 24 hour 365 day Incident Reporting		✓

### **Important exclusions, conditions or limitations**

*Employees doing offshore work or any incident where Road Traffic Act legislation applies*

## Public and Products Liability

Bodily injury to third parties and damage to their property	£5,000,000	✓
Court attendance compensation		
Director or Partner (per day)	£250	
Employee (per day)	£100	
Legal Costs and Expenses due to breach or alleged breach of health and safety regulations	✓	
Contingent Motor Third Party Liability arising out of the use of vehicles not owned by you within the UK	✓	
Personal Liability of employees , directors and their spouse, partner or dependants (whilst accompanying an employee or director) whilst overseas on business	✓	
Medical Malpractice Extension	✓	
Hairdressers Treatment to Patients Extension	✓	

### **Important exclusions, conditions or limitations**

*Loss or damage to property in your custody or control, contractual liability, libel and slander*

## Directors & Officers Liability

Claims against directors, officers and senior employees for actual or alleged breaches of duty, neglect, misstatements, errors or omissions.	£100,000	
Optional cover for Employment Practice Liability claims brought against the Company		✓

### **Important exclusions, conditions or limitations**

*Certain claims arising out of pollution, sickness or death.*

*Excluding criminal or dishonest acts.*

*Eligibility criteria applies*

*- refer declaration form*

## Crisis Containment cover

Up to £100,000 professional crisis communications expertise	✓
Cover provided for 30 days after a crisis is reported	✓

### **Important exclusions, conditions or limitations**

*Subject to 20% co-payment by insured*

**AIG UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB**

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