



## Bespoke Insurance Solutions for Your Care Business: Provided by an experienced care sector insurance professional.

From years of experience, I understand the many challenges you face in running your care business, and can empathise with what your staff are trying to achieve.

Care providers understand care, but not insurance; insurers often don't truly understand care. I provide the link, having a comprehensive understanding of both, and will help you get the right policy at the right price.



Here's why Continuity of Care Services Ltd has trusted Cascade Insurance for almost 10 years.

I first met Victoria from Continuity of Care Services Ltd when she was starting up a new domiciliary care business. Victoria needed appropriate business insurance to apply for CQC registration. She wanted a relationship with a trusted advisor, not a faceless provider.

Asking her the right questions about the complex health needs being covered and the high-risk clinical tasks made the application process simpler and faster, and the insurance providers we approached fully understood her business requirements. They were able to offer the level of cover that she required, and she has peace of mind that every detail has been considered and explained.

As part of the fact-finding process, I needed to establish the types of cover she required, including employer's

liability, public liability, and professional indemnity, to ensure the most cost-effective solution.

Having spent my entire career working in professions caring for people, I am in a unique position, having hands-on experience of the services undertaken within a care business, and can instil a high level of confidence in the advice and insurance I arrange.

Over the past 9 years, Victoria and I have built up a strong, trusted relationship, and we continue to undertake regular reviews of what's happening in her business, changes to risks, and consider the potential impact on insurance needs as her business has grown.

We have been able to take advantage of cost savings, but the priority has, and will always be, ensuring the correct level of cover is in place.



*As a domiciliary care provider, finding the right insurance can be daunting. Cascade made the process simple and stress-free. They explained everything in plain language and ensured we had comprehensive protection for our business.*

*Their support during renewal and claims has been outstanding.*

**Victoria Walker, Continuity of Care Services Ltd**



## Growing Care Businesses • Policy Renewals • New Start-Ups

All too often, businesses opt for cheaper insurance quotes and assume that the information they have provided is sufficient.

You need a broker with integrity who understands and cares about your business, will communicate easily and secure you the right policy with the right provider, at the right price.



### Deep care sector understanding

Even some insurers struggle to understand the complexity of the care sector. The language used by insurance companies can be hard to navigate, as can the different frameworks for outsourcing care within local authorities and the NHS.

Likewise, the terminology used within your care business can also be complex. I can ensure key terms are accurately described in ways an insurer will accept.

For you to be confident in your cover, you need to trust that you have given complete information and that nothing has been missed, even if unintentional.

### Your business deserves more than just a form filler

The CQC and insurers operate on different logics; insurers expect business plans, financials, and detailed risk information even after CQC approval.

I understand complex, higher-risk areas: high-dependency clients, drug and alcohol rehab, prison leavers, and other challenging services.

I work through a comprehensive range of questions to establish the elements of insurance you will require, so you are in the best possible position should you need to make a claim.

### Cost-effective specialist packages

As part of the initial fact-finding, we will discuss how your business operates and your financial business plan to ensure we build a tailored package that offers the best value. This might include insurance for directors and officers, personal accident, professional indemnity, employers' liability, public liability, business interruption, and office or work premises cover.

### Support for care businesses under pressure

We have experience with care providers who have been told they require improvement by the CQC and have been declined by their current insurers. They still need insurance to operate and turn their business around; I provide the specialist knowledge to approach the insurers that are more likely to offer cover.

I will persist with difficult cases where other brokers might have told you "we can't do that", by talking to the right insurers and explaining the risks properly.

### Proactive policy reviews

Your insurance must keep up with the pace and growth of your business. As services change and new staff join, you need to have confidence that your business is fully protected. I will contact you prior to renewal with sufficient time to change insurer, if that's what is right for your business.

Contact us to arrange your **FREE Insurance Review call with Julie, with no obligations.**