

howden

**HOWDEN CARE
ON YOUR SIDE**

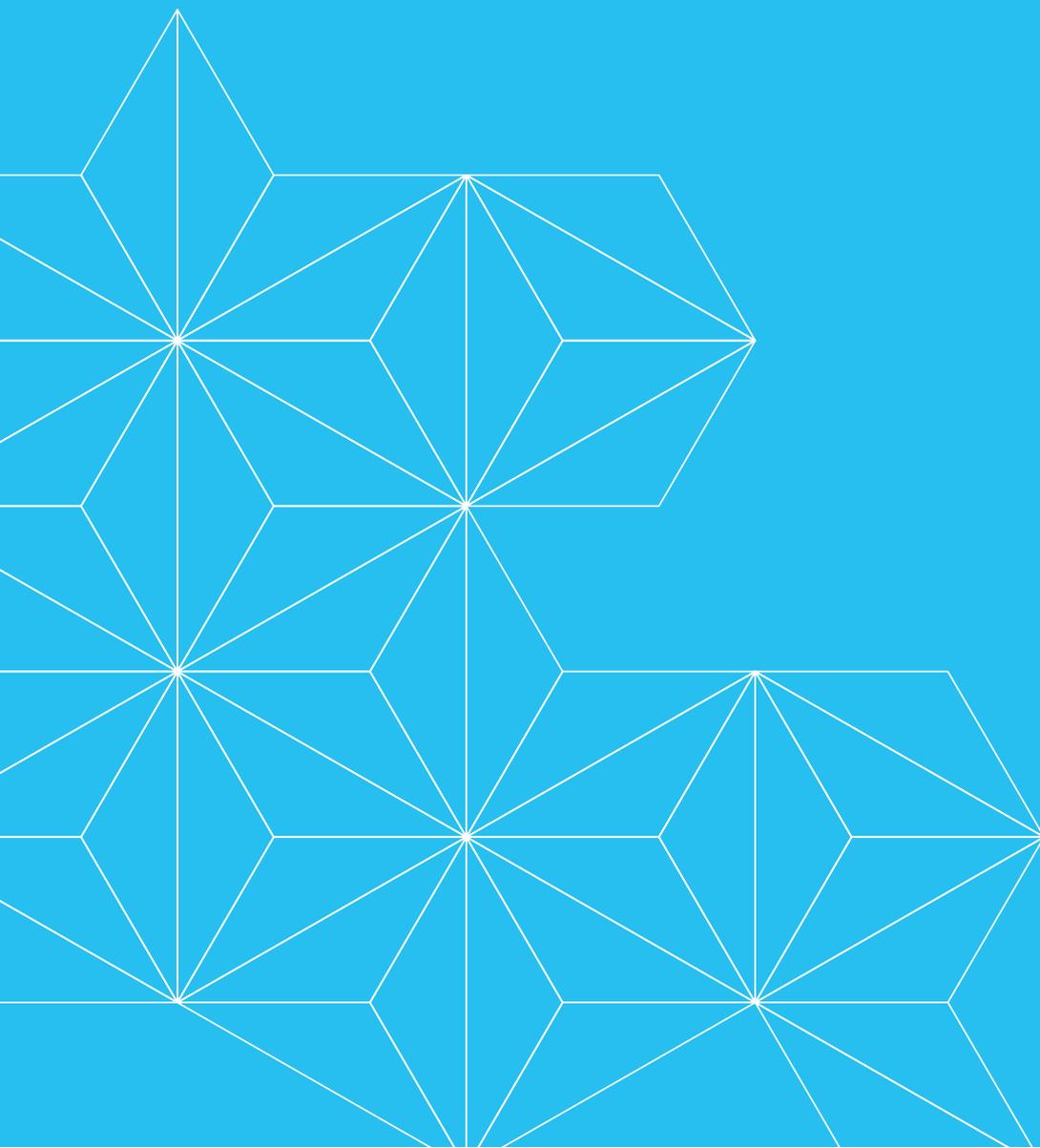


ABOUT US

Howden is a truly independent insurance broker, so our clients' interests come first. Part of the Hyperion Group, an independent global insurance intermediary we have over 85 offices operating in over 30 countries.

Our reputation is built on trust, the passion we show for supporting our clients and our ability to come up with the answers to even the toughest challenges.

Know How sums up the Howden way. It captures our 'can do' attitude, expertise and determination to do our absolute best for our clients.



ON YOUR SIDE

As a care operator, we understand that you have the needs of your service users firmly at the heart of your business. We know that increasing regulation and compliance responsibilities, as well as escalating running costs, are challenges that you face every day.

That is why having the right insurance and risk management programme is vital to protect your business, service users, staff and visitors. Unfortunately, all too often, businesses in the care sector remain under protected or underinsured adding avoidable risk and cost, impacting already tight margins.

Making sure your specialist insurance protects your business, whilst providing choice and delivering real value for money is where Howden Care can make a genuine difference.

Should the unexpected happen, you can rely on the support we provide so that you can carry on running your business of delivering quality care services.

Our insurance and risk solutions are specifically tailored to the care sector, and have been built around what we understand to be important to you – choice, value and expertise – what we call **Know How**.



HOWDEN CARE

Our team of experts has many years' experience dealing exclusively with insurance and risk management for the care sector, giving us first-hand knowledge of the types of risks you face.

WHO WE CAN HELP

- Care and nursing homes
- Homecare and nursing agencies
- Extra care housing and supported living
- Day care centres
- Charities
- Hospices
- Mental health hospitals
- Drug and alcohol rehabilitation centres
- Acquired brain injury units

COVERS AVAILABLE

- Buildings/Tenants Improvements
- Contents
- Business Interruption
- Employers Liability
- Public Liability
- Abuse cover
- Medical Malpractice
- Directors' & Officers' Liability
- Loss of Registration
- Engineering Breakdown
- Terrorism
- Crisis containment
- Legal Expenses
- Personal Accident
- Fidelity Guarantee
- Motor Insurance
- Professional Indemnity



"The Great British Care Awards are delighted to have the support of Howden. Their caring philosophy and knowledge of the sector fits perfectly with our ethos of promoting high quality care for vulnerable people."



CHOICE

We appreciate that every care business is different, so we aim to offer you a choice of covers and services, which provides flexibility and tailors the package to your exact requirements. Enabling you to make the right choice for your business.

Through offering a range of insurance packages and standalone policies, we ensure the cover provided is specific to the risks faced when running a care business and is crafted to meet your requirements.

To provide the security you need, we only ever work with 'A' rated insurers and being a Lloyd's broker, we have access to Lloyd's of London and London Market Insurers. We are here to put your needs first and only work with other parties who will do the same.



VALUE

We want to help you derive maximum value from your insurance and risk management programme.

Your definition of value is likely to depend on your business size, ethos and budget. By working closely with you to understand your unique circumstances, we can help you achieve the most appropriate package, taking into consideration your requirements around value.

Value extends beyond premium – by using a wide range of services often included automatically within our package, we can help you save costs in other areas of your business.

In a fluctuating market, long term value is key – by investing into the right programme now, future sustainability of your premiums can be protected.



KNOW HOW

Know How is at the heart of our business and whatever your requirements, you will have access to our specialist team of insurance experts who have a vast amount of experience in working with care operators.

Whether you need guidance around insurance exposures or solutions to problematic trends our team will provide expert advice, assistance and recommendation to ensure your business is protected.

Working purely in the care sector, our team have the knowledge of the issues you face on an everyday basis. This combination of insurance expertise and care sector knowledge ensures service delivery to the highest standard and every risk challenge you have is met.

**That's Howden.
That's Know How.**



WHAT YOU CAN EXPECT FROM US

Risk management is an essential part of business – this is particularly true for the care sector where there has unfortunately been a dramatic increase in claims.

Care providers are now required to adopt a pro-active approach to risk management, demonstrating transparency and control. It is not only 'traditional risks' such as safety of service users, malpractice and property protection that need to be addressed. New emerging risks resulting from the use of electronic medical health records, employee protection and environmental exposures must also be included.

Research shows that businesses that can evidence an active risk management approach not only benefit from reduced claims, but can also see a reduction in their insurance spend as a result.

We can help you implement an effective risk management programme or carry out a review of your existing processes in order to achieve the goals of reduced claims and long term sustainability of premium.

ADDITIONAL SERVICES

As part of our 'value' proposition, Howden Care offers a wide range of services:

- risk management advice and tools
- claims reviews
- care specific HR support services
- 24 hour stress helpline
- legal helplines
- wide range of legal services
- employee benefit programmes
- pensions
- personal insurances
- access to 'Lifestyle' savings for all employees

CLAIMS

We believe that we should not only be measured on our ability to secure you the right programme of insurances, but also on our ability to respond effectively in the event of a claim. This is the 'moment of truth'.

In the event of an incident, our 24 hour claims line will ensure you get access to the help you need, exactly when you need it. Our claims team understand the sector and is an integral part of Howden Care. We are able to guarantee a consistent level of service and responsiveness.

Our team provide full claim reviews in order to understand any trends or changes that may be affecting your claims experience. Tackling any issues now, protects the marketability of your business to the insurance sector in the future, allowing for better long term value.

“Following a period of significant growth we required an insurance broker to re-structure our insurance programme. The Care team at Howden Insurance Brokers was recommended to us and has lived up to expectation. They have replaced a significant portion of our insurance, discussing our needs and pointing out the differences in cover between insurers along the way. They have also helped us with risk management processes and continue to provide support on an ongoing basis. We are pleased with the service and happy to recommend them as a corporate insurance and risk management broker.”

DEBORAH JOHNSON
Finance Director, Orchard Care Homes



“The team at Howden Care have provided an excellent service, they clearly understand our business and the risks we face. This understanding, together with their knowledge and expertise in the care sector have ensured that we secured the right insurance for our business. They were able to explain to insurers how our procedures are effective in reducing risks and in a challenging market were able to secure the right terms for our business. We are very pleased with the service and personal approach from Howden Care and are happy to recommend them as a specialist insurance broker.”

REBEKAH FIELD
Director of Operations, Direct Health

