

ALDIUM

insurance

care



THE CARE INSURANCE SPECIALISTS

OUR SPECIAL OFFER FOR YOU

Competitive premiums, discounts – and a gift worth £150

We have negotiated with our Insurers sliding scale premium discounts for groups off our already competitive premium rates.

The bigger the group the bigger the discount – though small groups also benefit. Crucially, we will offer you our expert advice in assessing your insurance needs and the risks you are subject to.

You can also choose from a range of very competitive monthly payment plans.

The first 200 Care groups who become new **ALDIUM** clients will receive, with our compliments, a Risk Management CD created by the leading Care Insurer, Ecclesiastical Insurance.

This Manual is a really valuable tool kit - its guidance will enable Care groups to identify all of the requirements of Health and Safety Enforcement Officers and allows you to record your procedures in a format which meets their expectations and demands.

The CD normally retails at £150 but will be supplied **free of charge** to the first 200 new **ALDIUM** Care group clients.



TESTIMONIALS

Our Insurers

We select from a panel of experienced Care Insurers to establish quality cover and competitive prices for each of our clients individually. It is a testament to our expertise that one Insurer even allows us to set premiums and underwrite on their behalf. We handle all Insurers' claims in house meaning that **ALDIUM** clients really are dealing with the ultimate decision makers.

Here's what some of our clients say about us:

'The Hermitage Residential Care Home in Uttoxeter has utilised the services of **ALDIUM** for around three years. The team there have provided us with excellent service, are courteous, efficient and clearly understand the Care sector. They offer us good value compared to other brokers. We are currently undergoing major re-development meaning our insurance needs are constantly changing. **ALDIUM** have worked closely with us to ensure all our needs are met and have provided us with peace of mind during this busy time. We would highly recommend the services of **ALDIUM** to other businesses in our sector'

*Susan Wilkinson (Administration Manager)
The Hermitage Charity Care Trust*

'We have been very happy with the service we have received from the team at **ALDIUM** over the years and, in particular, their willingness to understand our business and to identify the right insurance packages to meet our requirements every time'

*Adrian Clarke (Managing Director)
Woodleigh Care Group*

'We have used **ALDIUM** as our insurance brokers since 2003 and, during this time, it has been great working with you as our business has grown. We very much appreciate the close working relationship that has developed which has been invaluable as we have extended and developed our portfolio. It really helps to have an insurance partner who understands our business – each time we have new requirements the **ALDIUM** Care team are able to respond instantly and seem to have the necessary answers at their fingertips

*Ernie Graham (Care Home Provider)
The Graham Care Group*



MEET THE TEAM

The **ALDIUM** Care team provide our clients with the expert advice that they need to ensure that risks to their business are minimised. Here are their profiles:



Nicola Skipsey.

Care Underwriter

Nicky has worked in the insurance sector for 20 years and has extensive experience as an underwriter with Eagle Star/Zurich and other insurance brokers. Nicky joined us in 2002 as a Care Specialist Underwriter.



Joanna Hillen (BSc Hons).

Care Underwriter

Jo joined Royal Sun Alliance in 2003 and was quickly promoted to underwriter, working in several UK locations before joining us in 2007 as a Care Specialist Underwriter.



Rachel O'Brien.

Care Administrator

Rachel helps with marketing activities and ensures that everything fits together seamlessly.



Nick Pike

Client Services

Nick came to us in 2007 and has established a close rapport with many of our Care clients. He has previous experience in insurance broking in the Life and Pensions sector.



Steve Sutton

Client Services Manager

Steve joined us in May 2009 and has over fifteen years experience managing telemarketing campaigns for blue chip companies in the financial services sector. Steve's role is very much 'hands on', combining client contact with managing the performance and quality of the Client Services team



Chris Bowe

Claims Manager

Chris has been with us since 2003 following ten years experience as a Loss Adjuster. He works on behalf of our clients striving for the best possible outcome to claims and seeks to maximise claims settlement figures.

SPECIALIST KNOWLEDGE / SPECIALIST COVER

Does your current Insurance Broker have our specialist knowledge?

For example, have they discussed with you:

- Whether you may be exposed to professional indemnity claims, including historical claims not yet notified, and how that exposure can be offset?
- How Directors and Officers Liability cover and the associated Trustees Liability cover may be relevant to your business and insurance needs?
- The fact that your lifting equipment requires inspection contracts to meet the requirements of the LOLER regulations and local HSE inspectors?
- How Risk Management consultations might help the performance of your business and reduce the cost of your insurance premiums?

One of our current clients immediately saw the benefit of our expertise when they transferred their insurances to **ALDIUM**. Their previous policy had not covered them for Professional Indemnity claims on a retroactive basis, meaning they had not been protected against claims notified in the current year but which had occurred in a previous year.

We also have clients whose previous brokers had not arranged the correct statutory inspections and certification for their lifting equipment, which had left them exposed to possible fines and sanctions.

These are two classic examples of a specialist Care broker, with detailed understanding of the sector and insurance market, identifying gaps and omissions in cover that non-specialist brokers had failed to identify.

We have developed insurance packages with leading Care Insurers that are specifically designed to meet the needs of Care groups. These packages can include:

- ✓ Professional Indemnity insurance that caters for claims that occurred in previous years but which are only notified in the current year ('retroactive cover')
- ✓ Commercial Legal Expenses which includes employment and contract disputes
- ✓ No inner limit under Public Liability cover for mistreatment or abuse
- ✓ Loss of Registration
- ✓ Loss of Revenue following temporary closure by the Local Authority
- ✓ Fidelity cover against possible employee dishonesty
- ✓ Electrical or mechanical computer breakdown
- ✓ 'All Risks' cover for residents' personal effects
- ✓ Employers Liability cover which extends to include volunteers
- ✓ One policy covering all locations with one common renewal date

ABOUT US

ALDIUM was established in 1997 and specialises in the provision of independent insurance advice and solutions to the UK Care market.

Our clients operate in both the private and the not-for-profit sectors and include many Care groups, ranging from those with just two or three homes through to multi-disciplined conglomerates with over one hundred homes.

Amongst the many activities we provide advice to and support for are:

- Nursing and Residential Homes
- Elderly and Adult Care
- Care Villages
- Children's Homes and Schools
- Hospices
- Supported Living
- Domiciliary Care
- Nursing Agencies

Our professionalism and expertise are recognised by Insurers underwriting in the Care sector, as well as by many Insurance Brokers throughout the UK who entrust their own clients' insurance arrangements to us.





ALDIUM

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ALDIUM is authorised and regulated by the Financial Services Authority