

**TOWERGATE - YOUR CARE INSURANCE SPECIALISTS**  
**CARE | CHARITY | EDUCATION | MEDICAL**







# WHO ARE WE?

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We are the formation of what was originally four businesses, each with their own rich heritage, formed specifically to meet the needs of a particular group of customers. Spanning over 100 years, these businesses came together in 2013, combining experience, expertise and passion in these sectors to become the Caring Professions Division.

Part of the Towergate group, we specialise in insurance and risk management solutions for care, charity, medical and education professionals across the UK. Our business ethic combines our expertise and knowledge to really understand our customers and design policies, alongside our insurer partners, to meet your specific needs.

## **Expertise**

We understand that as your insurance broker, our responsibility goes over and above just providing a suitable policy – it's also our job to support our clients

to minimise risk in the first place, and is the reason why we look to add value where possible in the policies we offer.

We utilise our knowledge of the care sectors to develop solutions that might not be widely available and this determination has seen us also develop specialist personal insurance, for example for foster carers and for the people who work within the care sector, including those caring for family members or friends that take on the responsibility for others.

# THE ARDONAGH GROUP - WE'RE PART OF A WIDER FAMILY

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Formed in June 2017, The Ardonagh Group brought together five market leaders in the insurance industry to become the UK's leading diversified independent insurance intermediary consisting of two arms:

A regional network of UK businesses:

- Autonet – the leading independent van insurance broker
- Direct Group – a business providing underwriting, claims management and policy administration services to the UK insurance industry
- Chase Templeton – a leading UK private medical insurance brokerage service
- Towergate – the complete portfolio of Towergate brands including Bishopsgate and Paymentsshield

And an international speciality business comprised of:

- Price Forbes

All of this means we are a stable business with over 5,000 experts across the group who can create solutions, manage risk and support our clients to enable them to focus on what they are there to do; care for others.

## **The Ardonagh Community Trust**

Being part of the Ardonagh Group family brings with it another exciting new phase for us – the launch of the new registered charity the Adonagh Community Trust, or ACT as we like to call it.

The Trust was launched at the end of 2017 with a Go Green Day and the passionate backing of Ardonagh Group CEO David Ross. Of the ACT launch, he said: "Looking back at Go Green Day makes me overdose on pride – this group of businesses changed forever on Go Green Day because it didn't feel like a group of businesses anymore. We now feel like a family of businesses bound together under a banner of resilience, spirit and perspective, and we're stronger thanks to the efforts of our people. The Ardonagh Community Trust is now in an incredible position to support causes that build closer and stronger communities across the UK."



# RELATIONSHIPS

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We work with a range of A-Rated insurers who are all experts in providing insurance solutions for the care sector. Some of the insurers we currently work with include Ageas, AXA, Markel, QBE and Zurich to name a few.

We have a variety of recognised partners in the care sector from Hospice UK and Care England, to UKHCA, ACEVO and The Fostering Network; we work closely with these sector experts to understand their members needs and how best we can serve the caring sectors we operate in.

In addition, we work with a range of partners to provide additional support to our customers, these are recognised experts in their sector and we currently work with Abbey Legal, Health and Safety Click and Health Assured to offer services above and beyond standard insurance cover.

## **Empowering you to manage risk**

Our role as your broker partner goes beyond the policy itself, we want to help you develop a robust

approach to risk management too, which is why we offer valued added services alongside our policies. For our care home and home care policies we offer eIXtr. Provided by Abbey Legal, this service provides 24/7 advice and support for any legal queries with documents and templates to support businesses to proactively manage risk.

With every surgery, charity and hospice policy we provide access to an Online Risk Support Portal which is provided by our partner Health and Safety Click Ltd. This tool is designed to support businesses to manage their Health and Safety and HR obligations by providing practical and useable resources.

It also gives administrative access to 11 accredited e-learning modules for all staff to complete, helping our clients meet their legal obligations to keep staff safe. All courses have been accredited by RoSPA (Royal Society for the Prevention of Accidents), CPD Standards Office and National Vocational Qualifications (NVQ). The e-learning portal is also offered to staff absence insurance customers.



# SOLUTIONS TAILORED TO YOUR INDUSTRY

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## **The Charity, Hospice and Not-For-Profit Sector**

We have specialised in insurance solutions for the not-for-profit sector for many years and our charity and hospice offering has grown from strength to strength. We now insure 1 in 3 hospices in the UK and over two thousand charities.

We are proud to be a partner of Hospice UK, working with them to understand the intricacies of the sector and what insurance is required to reduce exposure to risk. We work with the other areas of the caring professions division to bring our specialisms together in the interest of our customers, meaning all specialist areas of cover can be provided, including medical malpractice, charity trustee indemnity and money and assault protection.

We understand that for a charity, hospice or other not-for-profit business, a large loss can be devastating to your long-term aims, as charities rely so significantly on fundraising. Anything that derails these activities can essentially stop you in your tracks – even more so when there are others relying on you to provide them with care, support and stability. We therefore make it our aim to support you to minimise risk and the possibility of disruption in the first place.

In addition to this, we can provide you with fundraising guides giving clear instructions around fundraising activities and the insurance implications of them to support your fundraising strategy, as well as providing the opportunity for a member of our team to visit you on site to complete a full insurance audit.

## **Caring Professionals**

Our recognised expertise in the caring sector resulted in professional organisations BPS and BACP requesting a specialist scheme for their members. These schemes now extend to over 35,000 professionals across the UK and offer a full liability policy that protects against public and professional indemnity, libel and slander, products

liability in addition to legal expenses cover.

As a lot of professionals that work in these sectors do some form of their work from home or keep business items at home, our specialist home policies are designed for them, ensuring they're not open to unnecessary risk through using their home for business purposes. We also have policies to cover buildings, contents and liabilities for those who own or rent spaces or clinics in which to practice.

It is recognised by local authorities that foster carers may not be sufficiently covered by standard home insurance, so we created a specialist home insurance policy for foster carers, considering the risks faced in this occupation, including intentional damage, theft and attempted theft by foster children. Furthermore, there is no need to obtain crime reference numbers in order to claim – something which we know foster carers feel passionately about.

Working closely with our partner The Fostering Network to develop this policy, we now support over 1,500 foster carers across the UK.

## **The Care Sector**

We cover the wide spectrum of care providers; children's nurseries, domiciliary care providers and care homes.

We understand that our role as your broker partner goes beyond just the policy itself, we see it as our responsibility to help you to implement a robust approach to risk management too – which is the reason we offer value added services alongside all of our policies.

We will also support you in discussions with local authorities in relation to tender requirements where higher liability limits are being requested, as well as offering on-site support to review your insurance policies and risk management processes.

## **The Education Sector**

Our education arm of the business was founded in 1991 as the result of working alongside Local Education Authorities to recognise the opportunity for an insurance solution to help cover the costs associated with staff absence.

As an experienced insurance provider to the education sector, we understand the impact that staff absence can have on the smooth running of schools and their continuation of learning. We therefore know the importance of not only providing you with a policy that will be there to reimburse you for the cost of absence, but also supporting you to reduce absence in the first place.

The health and wellbeing of your team are integral to reducing absence and while eliminating absences completely is all but a pipe dream, the more you can do to support your teams, the less likely it is that they will need to take time off.

This is why every one of our staff absence policies comes with a market-leading Employee Assistance Programme that provides practical and emotional support to your employees including day 1 intervention counselling services, an online health portal and GP call back and medical advice service.

Our policy also comes with free access to a Health and Safety e-learning portal, where you can administer 11 accredited e-learning modules for all staff to complete, helping you to meet your legal obligations to keep staff and students safe. And none of this takes away from us providing you with a policy designed to protect you against the cost of staff absence. We provide a flexible policy with cover such as stress and maternity benefit optional, so you only pay for the cover you need.

We have a team of account handlers around the

country who can visit you on site to conduct an audit of your staff absence and suggest the right solution for you and your school.

## **The Medical Sector**

Our offerings for surgeries encompass requirements of GP, dental and veterinary practices, as well as clinics, opticians, pharmacies and practicing rooms – meaning no matter which medical profession; we have a solution.

We keep close to the sector; liaising with key industry figures to understand changes and what they mean for our customers. Changes such as the NHS England Statement of Financial Entitlement clearly has a huge impact on the insurance requirements of GP practices, the blend of NHS v private work for dentists is something that needs to be carefully considered from a staff absence management perspective and the legal entity of limited companies means insurance may need to be amended. This is why it is so important you choose a broker that can advise you on the best policy to meet your needs.

## **Medical Indemnity**

The medical malpractice aspect of the sector is one that is ever-evolving. From defence union membership to vicarious liability, it can be something of a minefield. We purposely position ourselves to fill a gap in the market; for doctors who may have been refused defence union membership due to a previous claim, or fertility clinics who need to protect their activities to a dental practice that wants to arrange cover for its dental nurses and technicians, we can help.

# AN INSURANCE PARTNER

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We're different to a lot of other brokers, as we have what is known as delegated authority from most of our insurers. This means that, rather than acting as a post-box, we're able to make a large majority of decisions ourselves, including in relation to claims.

This means we can arrange, administer and manage most policies, and process and authorise most claims with very little delay – and most importantly, our clients can speak directly to the specialist doing just this, saving you time and hassle calling around each time you need an update or to make a change.

With over 130 employees, working from two offices in Hertfordshire and Surrey, we have sales, claims and customer service advisors sitting side-by-side, supported by our field executives who can visit you on site; all committed to delivering the highest level of service to our customers.

We work closely with our charity and insurer partners to keep our policies fresh and up-to-date, paying particular attention to changes in the market that require us to review our propositions and inform our customers of things they need to be aware of. We use market insight to understand the challenges our customers face and help find solutions to minimise risk and reduce disruption.

## **Working with you**

We are a firm believer that one size does not fit all, especially when it comes to insurance as every business is unique and has different needs. We work with you to firstly understand your business so we can make our recommendations to you in confidence that it's the right policy for you and meets your needs, and then secondly work out how else we can support you to make the right decision.

While we do have primary policies that we recommend, often that we have developed with our insurer partners, we are still able to go out to the market if we don't feel our main policy is the right one for you. In addition, if you have a specific requirement for a scheme or policy that covers a block membership or association, this is something that we would also be happy to work with you on to find a solution.

We have developed many specialist schemes with partners in the same sectors as us, offering exclusive ratings, value added services, product enhancements and bespoke propositions, so talk to us to see how we can help you achieve your objectives.



# WORKING WITH VULNERABLE PEOPLE

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Vulnerability can affect people's interaction with any consumer market, but it is particularly challenging in the financial services market due to the complexity of products and information.

We fully recognise this and have developed a policy to ensure we are able to adapt to the needs of people rather than assuming they never experience any difficulties.

This policy looks at the circumstances that might make someone vulnerable and why it is important to be aware of these. It also provides advice to help highlight the characteristics of vulnerable customers and how we can help them.

Our approach to working with vulnerable people goes through the heart of our organisation, from the designing of products and services in an inclusive way to adopting good practices throughout the organisation to really embed them in our culture.

## **Caring Individuals**

We recognise that quite often, those who either work in the care and medical sector, or unofficially do through caring for family members and friends can struggle to understand what insurance they need to protect their own interests, and those of the people they care for.

We strongly believe that we should provide insurance policies to meet the needs of this group of people and have therefore utilised our knowledge of the market and the expertise of our insurer partners that have their peace of mind at their core.

## **Adapted Home Insurance**

With this in mind, we have developed specialist home insurance policies for properties that have

been adapted or where mobility scooters, breathing apparatus and stair lifts are standard contents. In addition, we also provide additional benefits as we understand that during the time this vital equipment is not in service, their owners can lose some of their independence. With this in mind, our policy provides a range of other benefits such as cover for takeaway food to help keep individuals in control.

## **Travel Insurance**

Knowing how difficult it is for those with pre-existing conditions to obtain travel insurance, we've introduced a policy with a 94% quote rate that recognises every person is different, so underwrites every policy based on personal declarations, making that dream holiday a reality. We also offer standard travel insurance, including travel within the UK.

## **Carers Life Insurance**

We have created a carer's life insurance policy that provides peace of mind to those who care for a family member or friend, so if they're unable to, it will ensure the person they care for is looked after immediately. We also offer standard life and critical illness policies utilising the whole of market to get the right cover for each and every individual.

## **Income Protection**

We don't forget about the individuals in the medical sector either. We have an income protection policy designed to work around the NHS sick pay scheme, so if they're unable to work it can protect their lifestyle whilst not earning their usual salary. Of course we also offer standard protection policies too.

We are deliberately different and proud to be.







# CONTACT US

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Our specialist advisors are on hand to answer any questions you have.

Email us: **[caresdivision@towergate.co.uk](mailto:caresdivision@towergate.co.uk)**

Visit: **[www.towergateinsurance.co.uk/care-and-medical](http://www.towergateinsurance.co.uk/care-and-medical)**



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