

**Over  
40 years  
experience**



# Insurance for Care, Charity and Not for Profit Sectors



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# About Us

Established in 1973, **Bollington** was initially a small family run insurance broker working with local organisations. Our growth has been down to both organic expansion and strategic acquisitions during our many years of trading.

Turning our hand to specialist areas of the market to aid growth, Bollington set up a care and charity division due to demand in the marketplace for a niche broker. The commitment shown by Bollington to this sector continues to grow today, and the dedicated department now services hundreds of care and charity organisations with highly trained DBS-checked staff.

Currently employing over 200 staff across a network of offices and specialist teams, Bollington is now recognised as one of the leading insurance brokers in the UK. With an office still based in this rural Cheshire village, Bollington has stayed true to its roots.



The difference between Bollington and other brokers is in our approach. We understand that there are a wide range of organisations operating in the care and charity sectors, so we look to tailor our covers to make sure they meet the specific needs of our clients, taking time to understand exactly what is needed. Read on to find out more about the range of insurance products that we can offer.



# Why Bollington?

## Reasons to Choose Bollington

**There are many reasons to choose Bollington. Working hard to ensure that our clients have the correct cover at a highly competitive cost by working with key insurers, we place the following risks:**

- Residential Homes for Mental Health / Learning Disabilities
- Residential Care for Children
- Charities
- Fostering and Adoption Agencies
- Foster Carers
- Domiciliary Care Agencies
- Supported Living Agencies
- Hospices
- Elderly Care Homes
- Private Hospitals and Specialist Clinics

### **Bollington offers:**

- A no obligation review of your current insurance arrangements
- Bespoke cover via exclusive market
- A claims service working in your best interests
- Dedicated account managers experienced in the care sector
- Professional service and advice



**Paula Capell** – one of our experienced account managers – has specialised in care and charity insurance for over 19 years, managing the needs of businesses from small owner-run homes to some of the largest care groups in the UK

All staff at Bollington Insurance specialise in the care and charity sectors and have been enhanced Disclosure & Barring Service (DBS) checked, so you can have absolute confidence in working with us.

# Our Experience

## Experience

Somebody once said 'there is no substitute for experience', and how right they were. Over more than 40 years, we have built up an immense depth of knowledge and experience in all aspects of insurance. Over the last decade, we have focused on delivering insurance policies to niche areas including the care and charity sectors.

In recent years, Bollington has been recognised as a leading insurance broker at the British Insurance Awards and Insurance Times Awards.

In 2015 and 2016, an independent Investor in Customers survey was undertaken with our clients and resulted in Bollington being awarded Outstanding for Customer Service.



*the definitive mark of achievement*



*the definitive mark of achievement*



Outstanding

## Reputation

At Bollington Insurance, we work hard to maintain our well earned reputation. It gives our clients great comfort to know that they are working with a highly reputable insurance broker which specialises in their sector. We believe in 100% transparency with our clients and feel this is the cornerstone for building a trusting and open relationship.

## Saving You Time and Money for Decades

## Account Management

Great Account Managers know what their clients need before they even know themselves, and consistency is the key to that level of service. All of our Bollington Account Managers have been in their current roles for an average of seven years, and understand the care and charity sectors in detail. We understand that no two clients are the same. At Bollington Insurance, we work hard to ensure that each dedicated account manager is ideally matched to fit seamlessly with our clients' needs.

Our specialist team is based out in the field close to their client base, and they are supported by an expert care and charity team based in Cheshire. Our Account Managers continually seek ways to reduce insurance premiums and build additional value for our clients where possible.

**Our highly experienced Account Managers will:**

- Conduct a thorough review of current insurance arrangements, highlighting any gaps in cover, or over-insurance that is not required
- Carry out a full and thorough marketing exercise of the clients' risk to our panel of insurers
- Provide a detailed written report for insurer perusal, with bespoke information about the risks the clients' organisation faces
- Negotiate on our clients' behalf to ensure the best terms possible are secured
- Recommend most appropriate covers including the provider, associated costs and the level of cover this will provide



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# Charity Insurance

**Bollington** provides charity insurance for one reason only – your protection; be that your trustees, employees, volunteers or assets.

Bollington has an experienced team of charity experts and specialist products with charity underwriters that cater for all sizes of charity from £1,000 turnover and upwards. We focus our attention on a client-by-client basis, not a 'one size fits all' approach. From a simple office policy to more complex risks, Bollington will tailor insurances to meet the specific needs of your organisation.

We know every pound you spend is precious. Our knowledge of the charity, not-for-profit and voluntary sector, combined with a specialist understanding of risk, ensures you receive relevant cover at a highly competitive premium.

Bollington is the appointed broker for a number of charity associations, including the Community Transport Association and Age England Association. No other broker has this status, which sets Bollington apart as the leading charity insurance broker.

Each client is provided with their own dedicated, specialist Account Manager, and an experienced team who are always on-hand to provide objective help and advice.

## **Highlights of our tailored offering include:**

- Automatic cover for volunteers under the Employers' Liability section
- Comprehensive Risk Management
- Automatic cover for certain fundraising activities and work away
- Trustees' Liability Insurance and Professional Indemnity Cover
- Full theft cover as standard
- Cover up to £10m for Public/Products Liability
- Risk Management Advice
- Corporate Manslaughter cover
- PR and media support in the event of a crisis

A free no-obligation review of your current insurance schedule is available, simply call **01625 348029.**



# Children's Home Insurance

**Bollington** has been involved with insuring residential homes for children for over a decade.

As part of our service, we have exclusive arrangements with insurers interested in this specialist area.

**The bespoke covers available have been specifically designed to meet the needs of owners and operators of homes and can cover the following areas:**

- Material Damage
- Business Interruption
- Money
- Employers' Liability
- Public Liability, including Abuse Cover
- Treatment Risks and Medical Malpractice
- Directors' and Officers' Liability
- Professional Indemnity
- Personal Accident

As a leading specialist broker in the care sector, Bollington already insures a large number of residential homes for children throughout the UK.



"The key staff in Bollington have developed a detailed understanding of our complex operating environment and are able to provide ongoing, proactive advice on the different insurance covers we need to operate our business safely and effectively. They are always helpful and demonstrate a level of professionalism that we have found to be rare in insurance brokers.

We are very pleased with the service we receive."

Kevin McCoy, Bryn Melyn Group



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# Residential Care Home Insurance

**Bollington** has many years of experience in providing insurance for residential care homes in the private sector.

With specialist insurers supporting our work in these areas, Bollington offers insurance advice to homes caring for the elderly, or for homes caring for those with mental health conditions, autism, learning disabilities and other complex conditions.

Whether you operate a small care home with a handful of beds, a larger group boasting many homes throughout the UK, or have a portfolio of different services, Bollington can help with your insurance arrangements. We know that not all care homes are the same, so cover is tailored to suit your organisation and its unique requirements.

Bollington can also offer risk management advice to help you provide a safer environment for your care home staff and residents. The aim is to ultimately reduce the risk of a claim occurring.

**The majority of cover you require can be arranged under a combined policy and can cover your main exposures including:**

- Building and contents, including residents' effects
- Public and Employers' Liability Insurance
- Resident's Personal Liability
- Treatment Risk
- Medical Malpractice
- Legal Expenses
- Business Interruption
- Abuse Cover
- Inspection and Breakdown cover – plant/passenger lifts
- Plus any other covers you may require

As an independent insurance broker, Bollington searches the market on behalf of our clients to deliver comprehensive cover and outstanding support that fully meets our clients' needs.



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“Bollington Insurance has taken care of our insurance needs, questions and issues since mid-2010 – before we even set up our company! When initially dealing with Bollington, the person I spoke to was particularly helpful and quick in coming back to me on any questions, before running through our requirements to produce a full and comprehensive quote.

Months later, when we had actually secured the funds we needed and had set up our business, we phoned back. The account manager we spoke to remembered us and was immediately helpful, polite and interested in what we were doing, so we set up our initial policy with her assistance.

Bollington took the time to ensure our coverage was correct, explained to us what the fine detail in policy wordings meant (some of it complex for a new start-up such as ours), and told us to never hesitate to call or email if we had a problem or a question. They have never let us down since.

We look for and value this type of personal, ‘extra mile’ service, and are pleased that Bollington recognises this in delivering absolutely the best practice in terms of customer care.”

Gareth Hemming, Director, Genus Care Ltd

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# Fostering and Adoption Agency Insurance



Combining essential covers into one single policy has made selecting an insurance solution for fostering and adoption agencies much easier.

Bollington works hard to deliver insurance solutions in the care sector and fostering is no exception.

We have negotiated an exclusive policy wording with a specialist insurer that rivals any other policy available in the marketplace.

As part of our service, we provide our clients with an experienced account manager who will visit you on a regular basis and remain your dedicated point of contact all year.

### Our policies provide cover for the following:

- Material Damage
- Business Interruption
- Money
- Employers' and Public Liability
- Physical, sexual and emotional abuse cover
- Professional Indemnity
- Medical Malpractice/treatment (foster carers can be covered like employees)
- Theft from the foster carer
- Wilful Damage Cover (up to £500,000 any one claim)
- Personal Liability of Foster Carers
- Legal Expenses
- Management Liability
- Entity/Corporate Legal Liability
- Employment Law Protection
- Fidelity

"Initially, we were a little apprehensive after having been with our previous insurance broker for a number of years. However we needn't have worried as Bollington made the switchover seamless and demonstrated a comprehensive understanding of the Care and Education sectors in which we operate. What we particularly value is the availability of our account manager at the drop of a hat to provide professional guidance on what are often complex issues. This has proved invaluable in giving us peace of mind on numerous occasions. Overall we would have no hesitation in recommending Bollington for consideration by others."

Brian White, Director, Together Trust

**together trust**  
real differences for real lives

### Foster Carer Home Insurance

Many standard home insurance policies do not cater for the needs of the foster carer. Bollington has developed an exclusive policy designed to specifically meet the needs of foster carers. This automatically covers damage/loss caused by the child in their care, child's belongings and legal liabilities for injury or property damage caused by the child.

"Bollington Insurance has provided Diverse Care UK Limited with accurate and sound advice over our 16 years operating in the care sector and we consider them as our business partners.

Their efforts have given us, our foster parents and most importantly the looked after children and young people we care for security and protection in an ever changing sector."

Mark Gleed, Compliance Officer,  
Diverse Care UK Limited



**Diverse Care**

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# Domiciliary Care and Supported Living Insurance

Domiciliary care and supported living insurance is a specialist area, requiring expert assistance and policy cover. That's why we at **Bollington** work with specialist insurers to give the right standard of cover to your agency.

Unlike other policies which package a lot of covers together and charge accordingly, we recognise that home care providers are not the same as each other, and shouldn't have to pay for covers they don't want.

Instead we offer a flexible solution – a few essential covers as standard with a wide range of extra options - thus making sure that the cover fits your own requirements and budget. Premiums are calculated in an easy-to-understand way, and payments can be spread into affordable monthly instalments.

## **Our standard policy automatically covers:**

- Unlimited Contents Cover
- Business Interruption - Loss of Income
- Employers' Liability up to £10m
- Public Liability up to £10m (including Abuse Cover/Treatment up to £5m)
- Professional Indemnity
- Loss of Registration
- Cover can be included for theft from service users

## **Additional covers can include:**

- Buildings
- Personal Accident
- Legal Expenses
- All Risks

Quotations are normally on a 24 hour turnaround and can be easily provided over the phone with one of our care brokers.



## Supported Living

We offer specialist insurance cover to providers of Supported Living, backed by insurers with a long-term commitment to your sector. In addition to the standard insurance covers, we offer business interruption, legal expenses, business money and motor fleet cover, plus many optional insurances as required.

“Bollington have been instrumental in supporting my business and ensuring it is effectively insured. The industry we operate in is liable to a lot of exposure; in order to feel confident, it is important to know that our brokers know the market. With Bollington, this isn't in doubt, and I feel personally secure that the experience, skills and expertise that our account manager offers means I am correctly covered.”

Steven Clough, MD, Millennium Care Services

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# Making a difference: Claims and Risk Management

Not only do we offer exceptional insurance, we also offer great additional services that really make a difference to your care or charity organisation.

## Claims Management

We believe in serving our clients when it matters most. Claiming on your insurance is the last thing you want to do, but there are times when you might have to – after all, that’s what it is there for.

Bollington goes beyond the norm. We offer effective and efficient claims management, with your claim tracked from start to finish, working on your behalf and in your interests.

All claims are handled in a proactive manner.

### **We adhere to strict service levels for our clients, and provide as part of our service:**

- A dedicated Claims Manager to agree and arrange service standards and processes with you
- A pre-appointed Loss Adjustor – who will meet with you pre-loss to ensure that they understand your business and insurance programme long before a claim
- Periodic claims updates and review meetings
- Challenge of insurer claims reserving, to protect your claims experience
- Specialist motor uninsured loss recovery, including legal representation where necessary

## Minimising and preventing risks

Working in care and charity is not without its risks. Over the years, Bollington has worked with a huge variety of people in the care, charity and not-for-profit sectors, often finding insurance cover where other brokers struggle, because we fully understand the risks that you face.

Our specialist Risk Management team take the time to find out exactly what you do in order to provide appropriate risk management solutions that are unique to your organisation.

### **We cover all general risks, including:**

- Health and Safety audits
- Workplace inspections and surveys
- Training – including driving, NEBOSH and IOSH courses
- Fleet Risk Management
- Business Continuity and Disaster Recovery
- Employment Law advice
- Post loss investigation and claims defensibility support





**In addition to health and safety audits, Bollington can also provide your organisation with:**

- Assistance with your health and safety arrangements
- Bespoke hands on support
- Fire Risk Assessments

In addition, we look at risks that are specific to your industry – everything from corporate manslaughter to cyber liabilities, and the safety of patients and employees – to devise a plan to handle all of the relevant risks that you might face.

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“As a small charity, health and safety is paramount to us. Working with Bollington has ensured that our risk is correctly managed at all times and we receive expert advice without the requirement for a full-time health and safety employee. The level of service received is excellent and consistent and we are provided with non-vested interest advice at all times, allowing us to make well informed decisions. We have been able to take a proactive approach working with Bollington and I would not hesitate in recommending their risk management services to other charities and businesses.”

Suzanne Danks,  
Business Services & Contracts Manager,  
Action Housing and Support

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**Our insurance offering is not limited to the areas we have highlighted in this brochure. We can offer policies for all aspects of the care and charity sector.**

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