

A Unique and Comprehensive Insurance Scheme

for

RESIDENTIAL HOMES, RETIREMENT HOMES, CARE HOMES, REST HOMES, AND NURSING HOMES

WELCARE



Underwritten by Royal & SunAlliance Insurance plc



PROVISIONALLY ACCREDITED
LLOYD'S BROKERS
UNDERWRITING AGENTS
REGULATED BY THE FSA
MEMBER OF THE GENERAL INSURANCE
STANDARDS COUNCIL

Camberford Law plc

WELCARE

A SCHEME DESIGNED FOR RESIDENTIAL HOMES, RETIREMENT HOMES, CARE HOMES, REST HOMES, AND NURSING HOMES

Camberford Law plc has been established for over 50 years and during this time have developed a thorough and specialised knowledge of insurances relating to residential, rest and nursing homes.

We fully understand the needs within your industry and have developed a comprehensive and unique insurance package to meet your special requirements. Each policy is designed for your individual needs.

We pride ourselves on our expertise and ability to provide an excellent service to all our policyholders. A dedicated section has been set up to deal with the insurance for this scheme.

OUTLINE OF THE INSURANCES AVAILABLE

BUILDINGS, CONTENTS

Extending to cover loss or damage to Directors, Partners, Visitors, Employees and Proprietors' personal effects. Fire, Full Perils including accidental loss or damage. Excess of £250 increasing to £1000 in respect of subsidence, landslip or heave.

LOSS OF GROSS REVENUE AND GROSS PROFIT AND INCREASED COST OF WORKING

Extends to include loss due to or caused by vermin, contagious and/or infectious illness, food or drink poisoning, pollution, failure of public supplies and denial of access.

EMPLOYERS AND PUBLIC LIABILITY

Extends to include **malpractice**.

LEGAL EXPENSES

Costs, expenses reasonably incurred for which you may be made liable by order of a court.

PERSONAL ACCIDENT

BOOK DEBTS

Covers your inability to collect outstanding accounts following damage to your business records.

THEFT BY EMPLOYEE

Cover is provided in respect of any loss of money or goods caused by an act of theft.

MONEY INCLUDING PERSONAL ACCIDENT ASSAULT BENEFITS

TRANSIT

Covers your goods whilst being transported in any vehicle in connection with the business for **All Risks**.

DETERIORATION OF STOCK

Provides replacement of stock lost as a result of breakdown of or damage to freezers, refrigeration and cold rooms.

LOSS OF REGISTRATION

Covers compensation for the depreciation in the value of the premises or reduction in turnover, following forfeiture of your registration certificate as a result of circumstances beyond your control.

INSPECTION

Statutory and other inspections on selected items of plant and machinery.

ENGINEERING

Sudden and unforeseen damage (including breakdown and explosion) to all electrical and mechanical plant and machinery.

AT YOUR SERVICE

We hope you will appreciate that our arrangements are unique and we welcome your enquiry without obligation.

To take advantage of these special arrangements please contact our Welcare Insurance Department.

Tel: 020 8315 5000 Fax: 020 8460 2118 or Email: welcare@camberford-law.com

Details of our scheme are available on the Internet. Please visit our website: www.camberford-law.com/welcare

Alternatively, please complete and return the quotation sheet on the back page of this brochure.

Camberford Law plc

Lygon House, 50 London Road, Bromley, Kent. BR1 3RA

Telephone: 020 8315 5000 Fax: 020 8460 2118

Email: welcare@camberford-law.com Website: www.camberford-law.com/welcare

Welcare Enquiry Form
Fax back to Camberford Law plc on Fax No: 020 8460 2118

FULL NAME OF INSURED:

FULL RISK ADDRESS:

..... POSTCODE

CONTACT DETAILS TEL NO

COVER

SUM INSURED

BUILDINGS (Day One inflationary provision available)	£	
CONTENTS (Day One inflationary provision available)	£	
STOCK	£	
RESIDENTS PERSONAL EFFECTS (Max £1,000 per resident)	£	
GROSS PROFIT	£	
INDEMNITY PERIOD		12/18/24/36 MONTHS
EMPLOYERS LIABILITY	£10,000,000 -	Limit of Indemnity
ESTIMATED WAGES: CLERICAL	£	
ALL OTHERS	£	
DOMICILLIARY	£	
PUBLIC LIABILITY	£	Limit of Indemnity
TURNOVER	£	
PERSONAL ACCIDENT	No. of units:	No. of persons
LOSS OF REGISTRATION	£	(Max £250,00)
ENGINEERING INSPECTION	details of plant (including no. floors for lifts)	
ENGINEERING INSURANCE	details of plant	

ADDITIONAL INFORMATION

FULL DESCRIPTION OF RESIDENTS :
 ARE ANY RESIDENTS MENTALLY ILL :
 NUMBER OF BEDS :
 REGISTRATION DETAILS :
 NAME OF CURRENT INSURER :
 RENEWAL DATE OF EXISTING POLICY :
 CONSTRUCTION : STANDARD/ NON STANDARD
 ARE YOU THE SOLE OCCUPIER OF THE PREMISES : YES/NO
 HOW LONG HAVE YOU BEEN AT THE PREMISES :
 HAVE YOU EVER BEEN DECLINED INSURANCES : YES/NO
 HAVE YOU ANY CONVICTIONS : YES/NO
 FULL CLAIMS HISTORY

Please attach a copy of your most recent NCSC report.
Cover cannot be provided until we have received a completed proposal form.