



Insurance built  
exclusively for the  
UK Care Sector





## Table of Contents

- 01 About Us
- 02 Why Sanus Shield
- 03 Children Home Insurance
- 04 Residential care home insurance
- 05 Fostering and Adoption agency insurance
- 06 Domiciliary care and supported Living insurance
- 07 Making differences
- 08 Property owner scheme review
- 09 Contact Us



# About Us

Sanus Shield is a technology-enabled insurance provider focused on the social care sector. We design clear, compliant insurance solutions for organisations and professionals working in care.



# Why Sanus shield

To provide trusted, accessible, and specialist insurance that empowers care providers to focus on delivering exceptional care.

- ✓ Residential Homes
- ✓ Children Home Insurance
- ✓ Domiciliary / Home Care Providers
- ✓ Nurseries & Childcare
- ✓ Supported Living Accomodation
- ✓ Charities & Community Care Organisations
- ✓ Elder Care Homes
- ✓ Private Hospitals
- ✓ Elderly Care Homes
- ✓ LDMI Homes



# Children's home insurance

Gallagher 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:

1. Material damage
2. Business interruption
3. Money
4. Employers' liability
5. Public liability, including abuse cover
6. Treatment risks and medical malpractice
7. Directors and officers liability
8. Professional indemnity
9. Personal accident

As one of the leading specialist brokers in the care sector, Sanus Shield already insures a large number of residential homes for children throughout the UK.





# Residential care home insurance

Sanus shield 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, Gallagher 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, we can help with your insurance arrangements.

We know that not all care homes are the same, so cover can be tailored to suit your organization and its unique requirements. Gallagher 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
- ✓ Abuse cover
- ✓ Legal expenses
- ✓ Legal Expenses
- ✓ Medical malpractice
- ✓ Medical malpractice
- ✓ Public and employers' liability insurance
- ✓ Treatment risk

Sanus shield strives to find appropriate cover for residential homes, backed by the support of our specialist team



# 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.

Gallagher 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. As part of our service, we provide our clients with an experienced account executive 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  | ✓ Theft from foster care                                  |
| ✓ Business Interruptions   | ✓ Willful Damage Cover (up to £500,000 for any one claim) |
| ✓ Money  | ✓ Personal liability for foster cares                     |
| ✓ Public and employers' liability  | ✓ Legal Expenses  |
| ✓ Physical, sexual and emotional abuse   | ✓ Management and Liability                                |
| ✓ Professional indemnity   | ✓ Employment Law Protection                               |
| ✓ Medical Malpractice/ treatment (foster carers can be covered like employees) | ✓ Fidelity  |



## Foster carer home insurance

Many standard home insurance policies do not cater to the needs of the foster carer. Gallagher 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, the child's belongings, and legal liabilities for injury or property damage caused by the child.



# Domiciliary care and supported living insurance

Domiciliary care and supported living insurance is a specialist area, requiring specialist assistance and policy cover.

That's why we at Sanus work with specialist insurers to find suitable cover for your agency.

So, we offer a solution a few essential covers as standard with a range of extra option thereby making sure that the cover fits your own requirements, Premiums are calculated in ai we offer business interruption, legal expenses, business money, and motor fleet cover, easy-to-understand way, and payments can be spread into monthly instalments. plus many optional insurances as required Our standard policy automatically covers:

## Our Standard Policy Automatically Covers

- ✓ Business interruption — loss of income
- ✓ Employers' liability up to £10 million
- ✓ Public liability up to £10 million (including abuse cover/Treatment up to £5 million)
- ✓ Professional indemnity
- ✓ Cover can be included for theft from service users

## Foster carer home insurance

We understand that supported living providers require insurance that truly fits their unique needs not unnecessary extras. Our insurance plans are designed specifically for supported living services, offering only the essential covers backed by standard industry protections and a firm commitment to your sector.





# Making a difference: claims and risk management

Not only do we offer insurance, we also offer additional services that could really help 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.

Sanus offers 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 proactive manner.

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

- + The facility to have our claims relationship manager review and agree on best practices in relation to your internal claims processes
- + Periodic claims updates and review meetings.
- + Challenge of insurer claims reserving to protect your claims experience

Minimising and preventing risks

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

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

- + Assistance with your health and safety arrangements
- + Bespoke hands-on support
- + Fire risk assessments

We understand the care sector comes with unique challenges from compliance and data protection to staff wellbeing and patient safety. Our team identifies the specific risks your organisation faces and builds a tailored plan to keep you protected and compliant at every step



# Property owner scheme overview

Please note that this is a guide and, as such, is not exhaustive. If in doubt, please refer to Underwriting prior to offering terms/instructing cover.

## Claims Management

The property owner's insurance offers a range of covers and caters to a variety of customers, from individuals who own one property to investors who own large portfolios. The insurance policy is suitable for owners or landlords of commercial or residential properties, both occupied and Unoccupied

- ✓ Buildings
- ✓ Abuse cover
- ✓ Terrorism
- ✓ Employers' liability (£10 million)
- ✓ Rental income
- ✓ Property owners' liability (£5 million)
- ✓ Landlords contents

## Acceptable areas

The scheme will provide a rate for all postal areas in the United Kingdom, including the Isle of Man and the Channel Islands.

- ✓ Small property owners 10 properties excluding high-risk peril moral hazard areas
- ✓ AOL sums insured £4 million
- ✓ Standard construction Last 50 years
- ✓ Single tenure risks
- ✓ Trading history claim free

## Accommodation business

- ✓ Employers' liability (£10 million)
- ✓ Residential properties, with less desirable tenant types, DSS
- ✓ Leisure premises, unless with a good track record and history
- ✓ New ventures/work undergoing repair/renovation

We cover all general risks, includes

- ✓ Health and safety audits
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- ✓ 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



## Website

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## Contact Email

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## Our Socials

