

# Social Welfare Insurance

Social Welfare Organisations who provide any element of professional advice or treatment to third parties, regardless of how it is paid or funded, do have responsibilities.....and liabilities.

**Breach of Professional duty is not usually provided for by conventional insurance placements.**

However, we offer a 'One-Stop-Shop' solution for the Social Welfare sector by including Professional Indemnity Insurance as standard working in partnership with an A rated insurer.

We take the time to fully understand each risk and to provide bespoke cover that caters for individual needs and present the details in a way you can understand.

## Comprehensive Cover

- Professional Liability
- General Liability (Public & Products Liability)
- Management Liability
- Entity Defence
- Employers Liability
- Employment Law Protection
- Personal Accident
- Fidelity
- Property Damage
- Business Interruption
- Specified All Risks
- Money & Personal Assault
- Transit
- Refrigerated Stock



## Added Value Benefits:

### - Care & Health Consultancy

You are entitled to a 1 day care and health consultancy provided by a leading consultancy in any one policy year in areas such as; compliance, H&S, training, continuity planning and quality control

### - Employer Helpline & Assistance

Provided by specialist employment law solicitors, assistance is available for any employment law dispute that could lead to a claim under the Employment Law section of the policy

### - PR Crisis Management

Support is provided for dealing with the media to avoid the consequences to the business resulting from adverse press, publicity or media attention

### - Criminal Background Screening

Discounted rates for policyholders with no registration fee

### - Outline Resource Centre

The website provides information on the support services available to policyholders with details on how to access each service

## Failed in their Duty:

A resident's family brought a claim against a care provider for failing to follow an agreed visitation programme after their elderly relative suffered a seizure following a fall at home.

A resident at a special needs facility brought an action against the establishment after a neighbour assaulted her. It subsequently transpired that a previous allegation had been ignored.

Tenants of a predominately female residential care facility brought claims against the facility when a male tenant allegedly threatened and behaved offensively towards them. It transpired that the male tenant had been the subject of similar allegations at a previous residence, but suitable background checks had not been undertaken.

A Service User was burnt during a cooking lesson undertaken at a training centre that catered for adults with learning difficulties who lived independently. A family member made a claim alleging inadequate supervision.

When a housing benefit application was refused on the grounds of an incorrectly completed form, a claim ensued against a community centre employee who had helped the Service User to complete the application.

A care home was held liable when a resident suffered injury and anxiety as a result of the manager failing to design and implement an adequate care plan.

Inaccurate information supplied to a third party as part of a research project was subsequently discovered to be incorrect and a claim was made for the financial consequence of reworking the whole project.

*Ryan*  
**Business**  
INSURANCE DIVISION

For more information  
contact the team on  
0800 440 2964 or  
[www.ryan-group.co.uk](http://www.ryan-group.co.uk)

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