QUDOS INSURANCE BROKERS

Insurance & Risk Management Guide For Supported Living, Assisted Living & Specialist Care Providers

Who This Guide Is For

- Supported living providers
- Domiciliary care agencies
- Residential care homes
- Rehabilitation centres
- Non-secure mental health services
- Substance abuse recovery homes
- Autism and learning disability support services
- Forensic history accommodation providers

Whether you are a CQC-registered service or operating in housing/support frameworks, this guide outlines the insurance protections and risk management best practices essential for your sector.



Key Insurance Covers You Need

Policy	Why You Need It
Public Liability (PL)	Covers injury or property damage to third parties (visitors, service users, contractors).
Employers' Liability (EL)	Legally required — covers injuries to employees, carers, or volunteers. Minimum £10 million.
Professional Indemnity (PI)	Covers claims alleging negligence, poor advice, or failure in duty of care. Critical for providers offering care planning, assessments, or any form of advice.
Medical Malpractice	For any hands-on care, medication administration, or therapeutic interventions.
Management Liability (D&O)	Protects directors and officers against claims of mismanagement, safeguarding failures, or regulatory breaches
Abuse & Molestation Cover	Essential for care settings where vulnerable adults are present — protects against allegations (even if unproven).
Legal Expenses	Covers legal defence costs for disputes (e.g., employment tribunals, regulatory investigations).
Property Insurance	Protects buildings, contents, tenants' improvements, and medical or therapy equipment.
Business Interruption	Covers income loss from unforeseen closures or major incidents.
Cyber Liability	Safeguards against data breaches, cyberattacks, and information governance failures (especially important for providers holding sensitive health data).

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Special Considerations by Client Group

Client Group	Key Insurance Considerations
Learning Disabilities	Risks may include behavioural challenges or safeguarding needs. Ensure cover includes injury caused by service users.
Physical Disabilities	Manual handling liabilities and equipment cover (e.g., hoists, lifts) required.
Mental Health	Staff training must be evidenced. Look for exclusions around aggression or psychiatric incidents in policies.
Dementia/Alzheimer's	Wandering or absconding risks — ensure this is not excluded.
Autism	Cover for sensory adaptation works or behavioural incident liabilities.
Drug/Alcohol Rehab	Policies must cover relapse incidents and any therapeutic treatment liabilities.
Injury Rehabilitation	Ensure physiotherapy or specialist medical malpractice cover is included if offered.
Respite Care	Short-term nature of stays must be reflected in cover flexibility.
Forensic History	Many insurers exclude or heavily restrict cover. Specialist markets or declarations will be needed.

Common Insurance Pitfalls

- **Wrong trade classification:** Many policies list you as "property owner" or "housing support" only — missing care-related liabilities.
- **Abuse exclusions:** Some liability policies still exclude abuse/molestation, leaving you exposed.
- **PI not included:** Many brokers fail to add Professional Indemnity unless requested.
- **Manual handling exclusions:** Dangerous for services supporting physical disabilities.
- **Inadequate limits:** Especially for EL (£10m required) and PI (usually minimum £500,000 but often £1m+ recommended).

Risk Management Tips

- Always maintain detailed **risk assessments** for service users and properties.
- Keep **safeguarding training** and records up to date.
- Vet staff rigorously — **DBS checks, references, qualifications.**
- Record all incidents thoroughly for claims defensibility.
- Regularly review manual handling procedures and training.
- For forensic or complex clients — maintain clear multi-agency risk sharing protocols.

How Qudos Insurance Brokers Can Help

- ✓ Full portfolio review — free of charge
- ✓ Custom insurance packages aligned to CQC, Care Inspectorate, or Supported Housing Standards
- ✓ Access to specialist markets for high-risk client groups (forensic, addiction, etc.)
- ✓ Abuse cover included (subject to underwriting)
- ✓ Risk management advice
- ✓ Flexible property, liability, and cyber options

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