

goes unpunished'

Clare Boothe Luce

provide advice
you may be sued?



W H & R McCartney Ltd have been providing insurance solutions for over 75 years, giving our clients the experience and reliability that they would expect when dealing with an established business.

Our previous experience of the not-for-profit sector allows us to use our knowledge and understanding of the sector so that we can locate and recommend the best cover to adequately protect your organisation and your assets.

We understand the insurance related issues associated with the sector, both from a financial and a coverage point of view, and as such have selected to work together with Social Welfare Insurer, Markel UK Limited.

Having extensively researched and developed their product over a number of years, Markel pride themselves on effectively underwriting each risk individually and on it's own merits. They appreciate that a 'one size fits all' approach isn't appropriate due to the diversity of the organisations within the sector and are therefore able to provide bespoke cover on a comprehensive and flexible basis to meet clients individual needs.

Together, we have a genuine desire to provide solutions that reflect the reality of modern governance rather than the historic or anecdotal perception of the sector.

Working with W H & R McCartney you will receive expert and proactive advice as we recognise the need to work closely with our clients to help manage their risks.

WH & R MCCARTNEY

I N S U R A N C E B R O K E R S

Providing Insurance Solutions for over 75 years

'No good deed

Would you still
if you thought



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This brochure is not a policy document and contains only general descriptions and illustrations.
Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.
Registered in Scotland No. SC258009. WH & R McCartney is authorised and regulated by the Financial Services Authority.

Examples of Breach of Professional 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.

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 consequences of reworking the whole project.

Social Welfare Insurance

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

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

However, our Social Welfare policy provides a 'One-Stop-Shop' approach for the Social Welfare sector which includes Professional Indemnity Insurance as standard.

We take the time to fully understand each risk and to provide bespoke cover that cater for individual needs.

Comprehensive Cover

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

Types of Risk

- Activity Centres
- Care and Day Centres
- Care for the Elderly (not 'conventional' care and nursing homes)
- Charities, Not-for-profit and Voluntary Organisations
- Children's Homes
- Community Action Groups, Programmes, Centres and Services
- Consulting Administration, Fund Raising and Evaluation Services
- Counselling and Therapy Services
- Domiciliary Care
- Education, Literacy and Training Services (not 'conventional' schools and colleges)
- Group Homes
- Nurseries, Playgroups and Out-of-School Clubs
- Rehabilitation and Halfway Houses
- Sheltered Workshops and Vocational Training
- Shelters and Refuges
- Sure Start Programmes
- Youth Centres and Organisations
- Youth Hostels



Additional Services

- FREE PR Crisis Management Service
- Discounted CRB/SCRO background checks
- Social Welfare Helpline
- FREE Employer Helpline

For further information please contact us:

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