

Direct Care

Designed with you in mind



Whether you are receiving care yourself or are responsible for arranging the care of others, you take on considerable obligations to your employees.

At Direct Care Insurance, we have over 12 years' experience as **specialists in arranging care insurance products** and we understand the responsibilities of care sector employers. In partnership with Zurich Insurance, one of the UK's largest insurers, we have designed the Direct Care policy to give you total peace of mind.

Our Direct Care policy offers **exclusive protection for employers of personal assistants and carers**, like yourself, under the direct payment facility, individual budgets or private funding. Price is based per household* rather than the number of individuals being cared for.

*The prices specified in this document accommodate for a maximum number of 3 care recipients per household. Please contact Direct Care Insurance if your requirements exceed this for a quotation.



For more details

Please call freephone
0800 458 3301

Visit our website at
www.directcareinsurance.co.uk

or, complete the
application form

What **Direct Care** covers

Employers' liability insurance

Employers' liability insurance gives you protection if your employee is injured whilst working for you, and you are then held legally responsible. Direct Care provides cover up to £20 million per claim.

Public liability insurance

If you, or your personal assistant/carer are held legally responsible for injury or death to another person or damage to their property, Direct Care provides up to £5 million cover per claim.

Also included

- Protection should your carer/personal assistant cause you injury whilst working for you.
- Financial Loss cover.
- Access to a 24/7 Customer Service Helpline.

- All of this cover for as little as £68.75 a year.

Direct Care Plus for **greater protection**

For greater security, we can extend the protection further. In addition to the Direct Care cover, you will also benefit from:

Legal expenses

If you enter into a dispute with your employee you may need professional advice and possibly legal representation, particularly if the dispute went as far as a tribunal.

Compensation awards in these cases can vary – the maximum award for an unfair dismissal is in excess of £76,000. This can be unlimited if the dispute is of a discriminatory nature.

Cover is provided up to £100,000.

Personal accident

If you, your carer or personal assistant suffered a non-fault accident, Personal Accident cover provides protection including:

- Accidental death cover of £10,000.
- Cover for permanent loss of sight or limbs, of up to £10,000.
- Hospital in-patient costs of up to £50 a day.

- For total peace of mind upgrade to Direct Care Plus, all for just £130.25 a year.

Direct Care **application form**

PLEASE COMPLETE IN BLOCK CAPITALS and post to:

Direct Care Insurance, Annie Reed Road, Beverley, East Yorkshire, HU17 0LF

The **employer** is the person(s) responsible for recruiting, instructing and paying personal assistants and carers. This can include a parent, power of attorney, guardian or appointed representative.

Employer details

Title Mr Mrs Miss Ms Other

Forename

Surname

Correspondence address

Postcode

Telephone number

Date cover required from*

Name of person receiving care if different from above

Title Mr Mrs Miss Ms Other

Forename

Surname

Which organisation arranges your direct payments or funding?

* please note cover cannot be backdated.

Have you suffered any claims in the last 5 years? If 'Yes' please provide full details:

Consider the environment and receive your policy by email.

We can send you your policy by email. If you would prefer this option, please provide your email address below.

Declaration

Have you:

- been convicted, charged or received an official caution for a criminal offence (other than a motoring conviction)?
- ever been declared bankrupt and/or been a director of a company which has gone into liquidation, administration or receivership?
- failed to comply with Health & Safety at Work Legislation?
- previously had an insurance proposal/renewal declined or had special conditions imposed.

Are there any material facts which should be disclosed whereby the working environment may pose a risk to the personal assistants or carers.

If you have answered 'Yes' to any of the above declarations or need any further help, please contact us.

Note: cover will not start until we have confirmed this application.

Policy cover (please tick the appropriate box)

Direct Care £68.75 (inclusive of Insurance Premium Tax)
(Employers' liability and public liability cover)

Direct Care Plus £130.25 (inclusive of Insurance Premium Tax)
(Employers' liability, public liability, personal accident and legal expenses cover)

Payment method

Cheque or Postal Order

Please make these payable to **Direct Care Insurance** and post it with this form to:
Direct Care Insurance, Annie Reed Road, Beverley, East Yorkshire, HU17 0LF.

Credit or Debit card

For immediate cover please call **freephone 0800 458 3301**.

Online

Now you can buy cover online and receive your documentation immediately by email at **www.directcareinsurance.co.uk**

Direct Care Insurance is a trading name of Marchant McKechnie Insurance Brokers Ltd. Marchant McKechnie Insurance Brokers Ltd are authorised and regulated by the Financial Services Authority. Registration No. 518896

Direct Care Insurance, Annie Reed Road, Beverley, East Yorkshire HU17 0LF.

Telephone: 01482 882223. Fax: 01482-872035.

Email: homecare@mmib.co.uk

Web: www.directcareinsurance.co.uk

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093.

These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.



Because change happenz®