



Bluebird Care

Proactive protection so you can make a difference every day.

As Bluebird Care's recommended insurance broker, we've taken great care in selecting a Zurich product that we think you'll love. We are delighted to bring you a number of policy enhancements as standard, compared below with your previous Howden scheme with Argo Direct LTD.



Find a handy glossary of terms on the next page and further detail on the cover available to you.

Cover enhancement	Howdens as at 5 June 2020	Marsh Commercial
Abuse	£2,000,000	The Zurich product is silent on abuse with no inner liability limit. Therefore will follow the public liability limit (£10,000,000)
Medical malpractice	£5,000,000	Public Liability limit of £10,000,000
Professional indemnity	£2,000,000	£5,000,000
Directors and officers	Not offered as standard	£25,000 included as standard*
Employers liability	£10,000,000	£10,000,000
Key man cover	Included	Not included

*Subject to acceptance criteria. Our provider, Zurich, is unable to provide D&O cover to new ventures nor to companies that do not already have D&O cover in place.

Further benefits:

Benefits	Details
Retroactive dates	Two years free retroactive cover for liability insurance.
Preferential new business premiums	Bluebird Care Franchise holders will receive a discount on Zurich's already competitive rates.
Rate Beat (Premium)	Rate Beat offer (subject to terms and conditions and a minimum of two years trading).
Standard cover	Contents - £10,000 Computers - £5,000 Employee Dishonesty - £5,000
Premium financing	We can offer competitive premium financing arrangements. These can be discussed at the appropriate juncture to assist with your cash flow.

Glossary

Excuse the insurance speak! We hope our glossary helps.

If you'd prefer to speak to someone, our team are always happy to help. You can reach us on **0113 350 8712**

Silent on abuse	<p>Zurich's policy wording does not exclude or list separate terms for cases of abuse.</p> <p>This means that the amount you can claim for an event of abuse is up to the public liability limit – which is normally £10 million.</p> <p>Compared to the £2 million specified abuse limit under the Howden's scheme, this is a significant enhancement.</p>
No inner liability limit	<p>Inner liability limits restrict the sum insured or amount you can claim for any one item or event.</p> <p>In this context, it means Zurich has not specified a separate limit for an abuse claim.</p> <p>Therefore, the policy limit for a case of abuse remains the public liability limit – £10 million.</p>
Directors and officers cover	<p>Directors, managers and employees are all subject to various duties and standards in the performance of their roles.</p> <p>These can range from simply acting in the best interests of the organisation, to complying with strict legal and regulatory standards.</p> <p>If an individual falls short of their obligations, they can be held personally liable. Directors and officers (D&O) insurance protects these individuals, covering the costs of defending allegations made against them and reimbursing associated fines and penalties - subject to terms and conditions. Some policies also include protection for the organisation itself.</p>
Retroactive cover (for liability insurance)	<p>Retroactive cover extends your liability cover back in time. In this case, Zurich can arrange cover for claims that arise in previous policy years. The first two years abuse cover are provided for free.</p> <p>'Backwards' cover is necessary because it can often take weeks, months or years to discover a problem with your work.</p>
Rate Beat	<p>Discount applied to new business in order to ensure we are competitive with your current premiums.</p>

For more information or advice, our Care team are here to support you.

Care@marshcommercial.co.uk

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