Arthur J. Gallagher

Market Presentation

for

Chass Care Limited

Prepared by

Kieran Downing
March 08, 2023

Client Details and General Information

Full Client Name	Chass Care Limited
Address	S B C House Restmor Way Wallington Surrey SM6 7AH
Address:	S B C House Restmor Way Wallington Surrey SM6 7AH
Business description:	Support & Accommodation for service users
Trade:	Supported Living
Status of entity:	Limited
Has any Director or Partner of this company, been declared bankrupt or insolvent or been disqualified from being a company director; or been involved as owner, director or partner with any company which went in to receivership, administration or liquidation?:	No
Has any Director or Partner of this company, been the subject of a county court judgment (or Scottish equivalent):	No
Has any Director or Partner of this company, had any insurance cancelled (including cancellation following default payment of an insurance premium) refused or had any special terms imposed in the last 5 years:	No

Period of Insurance

Effective Date	07 March 2023
Term End Date	06 March 2024

Other Package Sections

Fidelity

Limit of indemnity (£)	100,000.00
Excess (£)	250.00
Do you obtain references	Yes
Are internal checks in place	Yes

Legal Defence Costs

Limit of Indemnity (£)	100,000.00
Excess (£)	250.00

Money

Limit during working hours not in a safe (£)	10,000.00
Limit during working hour in a safe (£)	10,000.00
Limit on premises outside business hours (£)	250.00
Limit on premises outside business hours within a specified safe (£)	10,000.00
Limit in transit (£)	10,000.00
Limit in bank night safe (£)	10,000.00

Liabilities

Employers Liability

Indemnity Limit (£)	10,000,000.00
In the aggregate or any one occurrence	Any one occurrence
Wageroll (next twelve months) (£)	40,000.00

Public Liability

Indemnity Limit (£)	10,000,000.00
In the aggregate or any one occurrence	Any one occurrence
Turnover (£)	135,000.00
Excess (£)	250.00

Products Liability

Indemnity Limit (£)	10,000,000.00
In the aggregate or any one occurrence	In the aggregate
Excess (£)	250.00

Abuse Liability

Indemnity Limit (£)	5,000,000.00
In the aggregate or any one occurrence	In the aggregate
Basis of abuse cover	Claims occurring
Is Retro Cover Required	No
Excess (£)	250.00

Treatment Liability

Indemnity Limit (£)	5,000,000.00
In the aggregate or any one occurrence	In the aggregate
Basis of cover	Claims made
Is Retro Cover Required	No
Excess (£)	1,500.00

Professional Indemnity

Indemnity Limit (£)	2,000,000.00
In the aggregate or any one occurrence	In the aggregate
Basis of cover	Claims made
Is Retro Cover Required	No
Excess (£)	1,500.00

Domiciliary Care / Supported Living

Individuals

Gender(s)	Mixed
Do you care for service users with Sexual Offences	No
Do you care for service users with Criminal Offences	No
Do you care for service users with Arson	No
Do you care for service users with a history of Anger / Aggression / Violence	No
Do you care for service users with Learning Difficulties	No
Do you care for service users with physical disabilities	No
Do you care for service users with Mental Health	No
Do you care for service users with other conditions	No
Do you accept Asylum Seekers	Yes
Details	Full care plan in place
Describe the procedures in place in-order to ascertain whether a individual will be accepted (including details of any risk assessments carried out)	Service users will be referred from social services/local authority. They will provide you with a profile of the individual, based on this you will carry out your own risk assessments. Within these risk assessments consideration will be given to the experience and qualifications of your staff, as well as of how it will affect the other service users already resident in the location.
Is any personal care provided	No
What type of support & services do you offer	Primarily giving life skills, running a budget at home and signposting to training, education or employment. Overall, gradually preparing them for independence via mentoring and supervision.
Do you accompany them away from the premises	Yes
What service user type is the support provided to	16-18 year olds
Do you accompany service users on holiday?	No
Do you undertake adventurous activities	No
Lowest carer to individual ratio	1 to 4
Total Number of service users	4
Do you offer Domiciliary Care?	No
Do you offer Supported Living?	Yes
Are you a new venture?	Yes
Do you offer mother and baby placements?	No
Do you provide their accommodation?	Yes
Do you have a tenancy agreement in place with them	Yes
What is the maximum number of service users in one location	4
Do you provide staff to live in at the premises or stay overnight	No

Staff

No of Managers / Staff employed	2
No of support workers employed	0
Details of qualifications and experience of support workers	Minimum of care certificate - will provide full training
Details of Recruitment Procedure	2 references and followed up, enhanced DBS checks, identity and qualification checks
Risk Management Procedures	Yes
Do you undertake any therapy?	No

Management

Is there a written health and safety policy in place?	Yes
Do you have a lone working policy?	Yes
Is there always a senior member of staff on duty or emergency call?	Yes

Are staff trained in Aggression and Anger Management	Yes
Are staff trained in Restraint and Control	No
Are staff trained in Manual Handling	Yes
Are staff trained in De-escalation	Yes
Are staff trained in Food Hygiene	Yes
Are staff trained in First Aid	Yes
Are staff trained in Fire Safety	Yes
Onsite Medication	Prompted
Please describe the procedures for dispensing prescribed drugs	If required to hold, medication kept in locked cabinet and recorded - full medications policy in place
Do you have a Safeguarding Policy in place that includes DBS Checking Process for all staff and volunteers	Yes
Do you have a Safeguarding Policy in place that includes a Recruitment and Selection Policy	Yes
Do you have a Safeguarding Policy in place that includes a Code of Conduct	Yes
Do you have a Safeguarding Policy in place that includes a Lone Working Policy	Yes
Do you have a Safeguarding Policy in place that includes a Equality and Diversity Policy	Yes
Do you have a Safeguarding Policy in place that includes a Health and Safety Policy	Yes
Do you have a Safeguarding Policy in place that includes a Complaints procedure	Yes
Do you have a Safeguarding Policy in place that includes a Whistle Blowing policy	Yes
Do you have a Safeguarding Policy in place that includes a Vulnerable Adult Protection Policy	Yes

Claims History

No Relevant Claims Experience.