

Personalisation: Commissioning and delivering transformed support and care

Workshop 2

Safeguarding and insurance for small scale providers

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NAAPS 2008

What is NAAPS?



A UK charity representing very small individualised, community based services and promoting best practice in service delivery

NAAPS 2008

NAAPS' Aims



NAAPS aims to:

Promote small scale community services as an important local resource

Promote a legislative environment which ensures safety and quality but allows small community services to flourish

Promote best practice in service delivery

Small scale service providers



May provide services for payment or on a voluntary or barter basis.

Payment may just cover costs or form all or part of someone's income.

May not employ staff

Provide a very wide range of services - only some clearly social care

Safeguarding issues



Some services are over regulated while others are not regulated at all

Safeguarding issues are complex – a one-size-fits-all approach is not the answer.

Case examples



A: Imaginative use of a personal budget:
Running a tuck shop for older people

B: Fitness coach running an afternoon well being
class for people with learning disabilities

C: Supported accommodation for two people
with mental health needs in a 'second house'

Contact details



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Ellis Bates Insurance Brokers

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presented by:

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Social Care Manager

Ellis Bates Insurance Brokers

- Established for 27 years in business
- Care Sector for 12 years
- Preferred supplier to NAAPS for last 6 years
- Introducer of independent living policies from £70

Ellis Bates

Some of the things we do

Insurances for:

Adult Placement Schemes

Care Homes

Supported Lodgings

Outreach services

Micro Social Care enterprises

Direct Payments liability

Activity Groups for disabled persons

Trustees Financial Indemnity

Charities & Volunteer Groups

Our Social Care division has several thousand clients in the Social Care Sector.

Our approach to the subject of Insurance covers for Micro Social Care Enterprises

1. Consider what various skills and trades would be delivered by providers
2. Following consultation consider what Insurance needs might be
 - (a) essential
 - (b) preferred and
 - (c) desired by these providers
3. Examine how we might safeguard the interests of
 - (i) Service users
 - (ii) Providers
 - (iii) Local authorities
4. Establish the challenges faced by the insurance industry in satisfying these needs.

Micro social care enterprises and the insurance challenge

Each Insurer sets out their stall to target their preferred type of business and it is rare to find a single Insurer that offers everything.

Small enterprises may need a range of covers but buying separate policies from different providers is an expensive process. What is needed is a series of package policies, each incorporating several of the needs.

Lets consider some examples of these needs.

Examples of Micro Social Care Enterprises

		Property Cover Buildings, Cts + AR	Children	Treatment Risk	Public Liability & Employers Liability	Business Interruption + Loss of Rent + Increased cost of working	Professional Indemnity for Advice & Counselling	Personal accident for Staff incl abuse of staff	Medical malpractice for qualified Professionals	Fidelity Guarantee	Directors & Officers Liability	Trustees Indemnity	Travel	Legal Expenses	Loss of Registration Cover
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
A	Small Brokerage Services 0<5 staff	✓			✓	✓	✓	✓			✓	✓	✓	✓	✓
B	Community/Social Enterprises 0<5 staff	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	
C	Volunteer Group 0<5 paid staff	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	
D	Day Care Services 0<5 staff	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
E	Activity Groups incl those registered as charities	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
F	Charities 0<5 staff	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
G	Domiciliary Care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
H	Occupational Therapists + other professionals	✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	
I	Small Supported Lodgings / Accommodation	✓			✓		✓	✓			✓	✓	✓	✓	
J	Outreach Services - non personal care	✓	✓		✓	✓	✓	✓			✓	✓	✓	✓	
K	Housing Associations incl. outreach	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓
L	Small Care Homes 0<5 beds	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Micro social care enterprises and managing the risks

Lower premiums are achievable when a number of entities gather together to create a group affinity, thereby guaranteeing an insurer a reasonable level of turnover whilst providing spread of risk over many customers.

This strategy justifies the costs and resource needed for new product creation and where the ‘controller’ of the affinity can exercise safeguarding by introducing risk management controls such as codes of conduct. This creates fewer claims for the insurers, wider cover for the providers and a correctly insured environment to the service users.

We need to create a ‘club’ concept to persuade Insurers to make available lower per capita insurance costs and to ensure that micro social care enterprises enjoy wider protection at affordable costs.

What next?

- The ongoing debate and consideration as to how we safeguard the stakeholders is paramount but we also have to educate insurers and other providers as to the part they have to play in the growth of personalisation.
- This is all about managing risks – it's something Ellis Bates and NAAPS are good at.

Thank You

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