

TRAVELERS 



Healthcare

Tailored solutions for organisations providing healthcare advice and treatment, including clinics, care homes, charities and hospitals.

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Why Travelers



Our reputation and commitment

You can rest easy, knowing that Travelers has been protecting the Healthcare sector for decades. We understand the risks that lead to claims and can advise you on the best risk management practices to limit them. But claims happen – and when they do, you can trust we will be there to fully investigate, support and guide you towards the best outcome.



We provide tailored cover to suit you

Every business is different, so we tailor our cover to the individual needs and features of each one. You can get cover for – and pay for – only what you need.



Our Financial strength

We come through for you when you need it most. Our superior financial strength ratings (A.M. Best A++, Standard & Poor's AA) mean you can trust us to pay your claims.



We give preferential rates for good-quality risks

We reward good risk management and awareness with preferential rates. Businesses that follow best risk-management practices get more competitive quotes.



Policy Benefits

Award winning claim service

Our in-house claim team's depth of experience in managing claims helps them to not only resolve claims quickly and efficiently, but to do so with empathy and understanding – giving you confidence that you are in good hands.

Support following employee accidents at work

Even with the best procedures in place we know accidents can happen, so when they do we want to help get your employees back to work as quickly and safely as possible. Our proactive rehabilitation benefit provides rehabilitation support to an employee injured at work. Early intervention often results in quicker recoveries and improved employee retention – and because we provide support before a formal claim is made and without any admission of liability, payments do not appear in the claims experience.

More information on our proactive rehabilitation service can be found later in this brochure.

In-house nurses

For Employers and Public Liability injury claims, our in-house Nurse Managers work closely in tandem with the claims team to case manage the rehabilitation of injured parties ensuring the right treatment is received, at the right time, without delay. Improving recovery times, decreasing the claim lifecycle and allowing our teams to proactively achieve claim settlements at the earliest opportunity.

Claim handlers that are trained in Team Teach

Over 30% of Healthcare claims arise from assaults to employees by service users. Our experienced team have themselves undertaken Team Teach training, to help individuals manage distressed behaviours and conflicts safely and respectfully, so they understand and appreciate the different de-escalation techniques used by our customers. By understanding the complexities that you face, we are better placed to support in defending claims.

Full claims handling for claims falling within deductibles and aggregates

Even when a claim is not eligible for payment, our experts can provide claims handling support – so you can focus on keeping your business running. Where a claim falls within your policy deductible, we can offer our claim service for a fee.

Ability to report claims 24 hours a day via electronic forms on our website

We make submitting a claim simple and convenient. Day or night, you can report a claim online and all new claims are acknowledged within 24 hours.

How can Employers' Liability Proactive Rehabilitation Support help you?

Travelers has been providing insurance and risk management solutions to our Healthcare customers for many years. As a result, we have developed a deep understanding of your needs.

What is different about Employers' Liability Proactive Rehabilitation Support cover?

Employers' Liability covers generally provide support to aid the recovery of an employee injured at work once a formal claim has been submitted and after liability has been accepted by the Insurer. If a formal claim is not submitted promptly, it could be months before any support is provided to help the employee recover. Employers Liability Proactive Rehabilitation Support is an additional benefit of the Employers Liability section of a policy. This benefit provides rehabilitation support to an employee injured at work. The support is available before a formal claim is made or before liability is accepted, where such intervention is likely to result in a quicker recovery and any payments will not appear in your claims experience. Support to aid the recovery of employees injured at work can be deployed within days.

How Employers' Liability Proactive Rehabilitation Support cover benefits you

Early intervention is key to the success on an injured employee's rehabilitation. By not waiting for a formal claim to be submitted, we are able to deploy the right support to the injured employee at an earlier stage. This early intervention can benefit you as follows:

- Reducing the time for the employee to recover and return to work, therefore:
 - Minimising the inconvenience to the business
 - Reducing the need to engage temporary staff or work overtime to cover for the absent employee
 - Helping the employee to return to the work duties they had before the injury
- Successful intervention might reduce the possibility of a formal claim
- Increasing employee satisfaction following demonstrable support by the employer
- Reduced claim numbers and the cost savings can lower Employers Liability insurance costs

When Employers' Liability Proactive Rehabilitation Support cover can be deployed

This cover will operate where accidental bodily injury:

- is sustained by an employee during the course their employment with the named insured; and
- whilst undertaking their normal working duties in connection with the business; and
- occurs during the period of insurance; and
- results in a certified absence from work for more than seven days.



Case Study

A 25 year old employee working in the care sector was attacked by a service user, suffering concussion, head injuries, soft tissue and bite injuries to her arms, with associated psychological symptoms from the attack.

She went to A&E after the incident and then to a local GP in the days following. The employee was initially signed off for two weeks.

The insured reported the incident to Travelers and provided consent for us to contact the employee. Within 24 hours, our in-house Travelers nurse had made direct contact with the employee to assess the injuries and offer initial advice around treatment of symptoms. The Travelers nurse worked with the employee to arrange immediate private treatment when delays were experienced in obtaining the treatment required via her GP. The employee was seen for a private diagnostic assessment within 10 days of the incident. The employee returned to work and successfully resumed her pre-accident duties.

Using Proactive Rehabilitation Support

Cost to Customer	One month off work and an employee back to work feeling valued
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Cost to Travelers	£1,000
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Had a claim been made

Cost to Customer	Potentially up to three months off work plus a disgruntled employee suing their employers
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Cost to Travelers	£25,000 for investigation, damages, solicitors costs & treatment.
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*Industry-focused
risk control services*

Industry-focused risk control services

We want you to focus on your business – not to have to take time out to manage losses related to risks. Whether it's protecting your service users, employees or assets, our specialist Healthcare risk consultants work collaboratively with you to assess and manage your insurable risks, providing advice and support on the areas where we often see claims.

Access to a wealth of knowledge

Travelers Risk Control has a strong team of consultants, many with over 25 years experience assessing risks and supporting customers. This includes specialist Healthcare risk consultants who understand risk exposures which are particularly prevalent in the healthcare industry.

Our risk control services can be accessed online, on demand and on site, where required.

Business Continuity Planning

Having a full business continuity plan is crucial to being able to respond as well as possible in times of adversity and disruption. To help you put together a robust plan we have online resources, including a sample plan and our risk consultants can review and give guidance on current plans.

Access to third-party affiliate companies for complimentary or discounted risk management services

When customers need help managing their risks, we don't want cost to be a barrier. Our alliance partners offer complimentary or discounted support through a range of services such as online health & safety training, assessment tools and kitchen fire suppression system installation.

Complimentary property valuations for property estimated below £10m

It can sometimes be hard to keep up to date with the property market and so insured property can easily be misvalued. To help mitigate this we can complete a property valuation on your behalf to make sure this doesn't happen. We don't want any of our insureds to be under insured.

On hand risk consultant

Our experience in working with many healthcare customers means that we understand the insurable risks of your industry and can use these insights to help you. We like to work with our customers, combining agreed site visits and risk consulting to identify areas for risk management focus and loss reduction.



*Industry-focused
risk control services*

Things to think about

We know your industry. Our experience gives us insight to the risks that tend to hurt your business most. We are able to support you to manage these exposures. Here are some examples of common property and casualty risks we see within the Healthcare sector along with some tips on how these can be managed and the key areas for improvement:

Property risks

Key considerations	Key control measures
Electrical fire safety	Regular fixed wiring inspection Thermographic inspections Ongoing maintenance of electrical systems
Catering	Fire suppression of the entire cooking system Maintenance and cleaning of kitchen equipment Provision of automatic fire detection
Malicious fire	Regular review of Fire Risk Assessment Robust housekeeping and smoking controls for staff and service users Provision of automatic fire detection
Control of contractors	Suitable selection and management of contractors Use of permit to work systems Verification of third party insurance
Waste management	Waste to be secured or stored remotely from buildings Designated storage of waste both internal and external to the building Planned workplace inspections

Common issues to watch out for...

- Electrical testing not complete, overdue, or defects not remedied
- Absence of a suitable hot work permit and associated management procedures
- Waste management, particularly the need to ensure storage is secure and remote from buildings

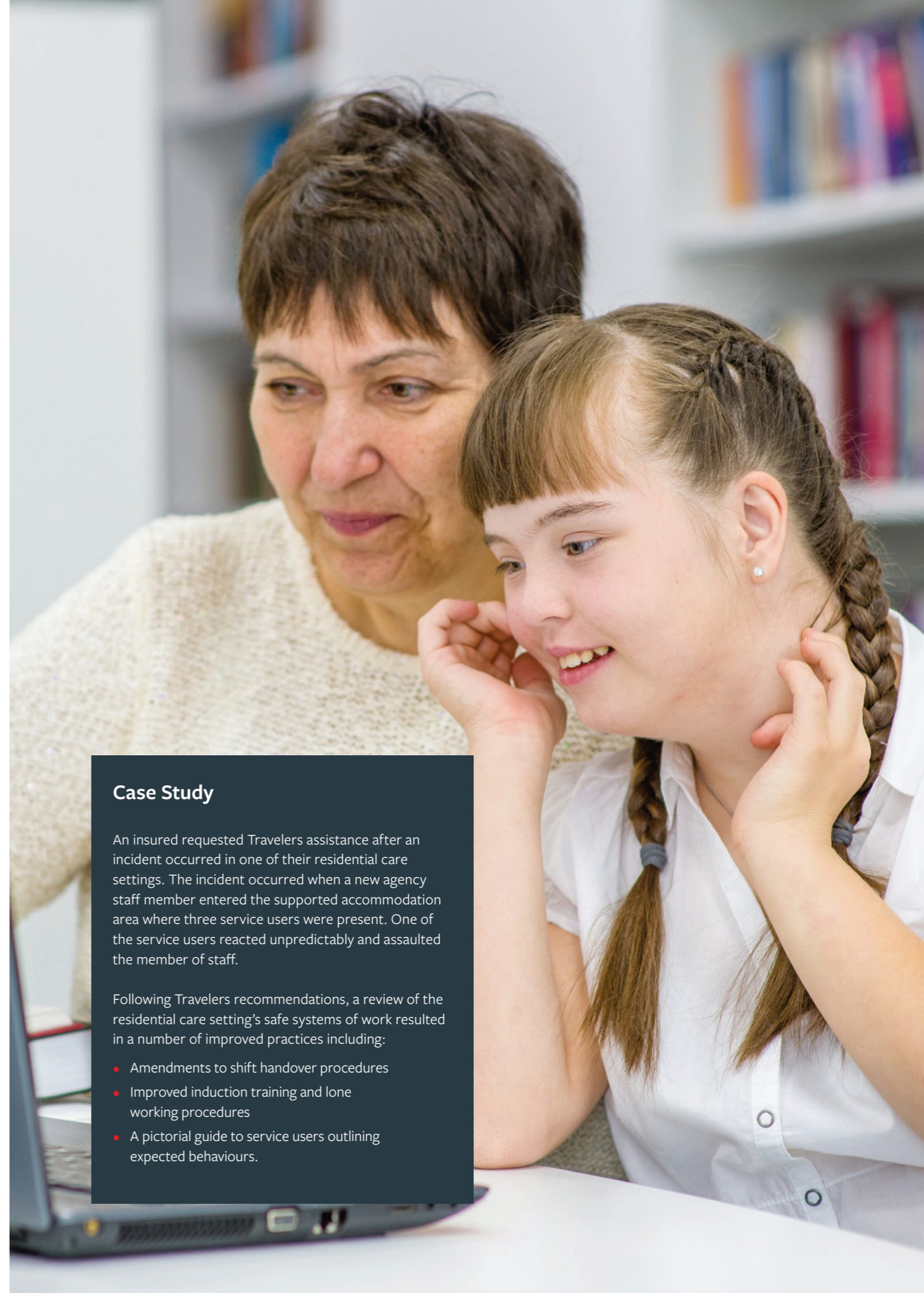
Things to Think about

Casualty risks

Key considerations	Key control measures
Working environment	Regular workplace inspections Regular cleaning and robust housekeeping arrangements Provision of personal protective equipment
Manual handling	Suitable risk assessment and care plans Mechanisms to reduce exposure e.g. hoists Provision of suitable training
Violence and aggression	Regular review of risk assessments and care plans Staff training and awareness Positive recording and monitoring culture
Safeguarding	Documented and regularly reviewed policies and procedures Awareness and training Formal recruitment and selection procedures
Slips/Trips	Maintenance and inspection of the physical environment Robust housekeeping and clean-up procedures Effective operational procedures

Common issues to watch out for...

- Provision of manual handling training including refresher training
- Further attention to key control measures to manage slip and trips in the workplace
- Formal and regular review of safeguarding arrangements



Case Study

An insured requested Travelers assistance after an incident occurred in one of their residential care settings. The incident occurred when a new agency staff member entered the supported accommodation area where three service users were present. One of the service users reacted unpredictably and assaulted the member of staff.

Following Travelers recommendations, a review of the residential care setting's safe systems of work resulted in a number of improved practices including:

- Amendments to shift handover procedures
- Improved induction training and lone working procedures
- A pictorial guide to service users outlining expected behaviours.



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