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**RISK APPETITE | FEATURES & BENEFITS**

**FEATURES & BENEFITS**

**Accuro Underwriting** are a specialist trading division of Aldium Insurance Services and has over 18 years’ experience underwriting care insurance

With **Accuro’s** unique underwriting led approach we will ensure we reward well managed care homes with the best price and cover available

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| **Feature** | **Benefit** |
| **Aviva** | Security and confidence of insuring with the UK’s largest insurer |
| **Markel** | Providing Bespoke Legal Expenses and Directors and Officers cover within the care policy |
| **Accuro Underwriting Exclusivity** | Competitive edge with the only Aviva backed full care package policy on the market |
| **Cover** | ‘Best of breed’ providing wider cover and additional benefits for your Clients |
| **Wording** | Modern, clear, transparent and unambiguous |
| **Commission** | Standard rate of 15% |
| **Accuro history** | 18 years accumulated knowledge and expertise now trading independently of Aldium retail broking operations |
| **Flexibility** | Our underwriters are keen to discuss care risks and find solutions for you and your customers |
| **Expertise** | Specialist care underwriters with knowledge, expertise exclusively in this sector for you to draw on |

**RISK APPETITE**

As a guide we are interested in the following types of risk:-

* Elderly and Adult care homes
* Single site or multiple location risks
* Homes which accept general and nursing care plus care of residents with dementia
* Homes specifically for residents with learning disabilities or mental health problems
* Homes which also have elements of domiciliary care or supported living
* Hospices and associated retail and fundraising risks
* Increased capacity to write larger homes and/or increased limits or indemnity periods

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**ACCURO & CLAIMS CONTACTS**

**ACCURO**

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Switchboard **0151 318 2390**

Web site [**www.accurouw.co.uk**](http://www.accurouw.co.uk)

E-mail [**mail@accurouw.co.uk**](mailto:mail@accurouw.co.uk)

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**CLAIMS**

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| --- | --- | --- | --- |
| **Type of Claim** | **Insurer** | **Claims Line** | **Comments** |
| All other than below | Aviva | 0800 015 1498 | 24/365 availability |
| Legal Expenses | Markel Legal | 0345 350 1099 |  |
| Directors & Officers | Markel UK | 0345 355 2227 |  |