



RISK APPETITE & ACCEPTANCE CRITERIA (Aviva Scheme)

| RISK APPETITE | | |
|---|---|--|
| Policy Types | Main Services | Service Users |
| Single Locations Small Groups (2-5 Locations) Large Groups (6+ Locations) | Residential Care Nursing Care Respite Day Care Centres Supported Living | Adults (aged 18-64) Elderly (aged 65+) Dementia/Alzheimer's Physical Disabilities Sensory Impairments Pre & Post-Operative Care End of Life Learning Disabilities Mental Health Conditions (non-sectioned) |

| NEW BUSINESS ACCEPTANCE CRITERIA | | |
|--|---|--|
| Acceptable | Special Consideration Required | Unacceptable |
| Regulatory rating: - Outstanding / Good - Excellent / Very Good / Good - Fully Compliant Service Users: - Adults (aged 18-65) - Elderly (aged 65+) Types of Services: - Residential homes - Nursing homes - Supported Living facilities - Day Care centres All <u>services must be Registered</u> with relevant Regulator i.e. CQC/SCI/CIW/RQIA. | Regulatory rating: - Requires Improvement (1-2 areas) - Adequate - Areas for Improvement Service Users: - Aged 16-17 Types of Services: - Domiciliary Care (where main part of the business is a care home) New ventures for existing Accuro Policyholders. | Regulatory rating: - Inadequate / Requires Improvement (3+ areas) - Weak / Unsatisfactory - Non-Compliant - Enforcement Notice(s) Service Users: - Children (aged 0-16) Types of Services: - Secure Mental Health facilities - Standalone Domiciliary Care - Any Services <u>not</u> Registered with the Regulator New ventures <u>not</u> for existing Accuro Policyholders. |

Additional Guidance:

- Where cover is required for multiple limited companies, we can issue the policy in the name of the holding company. Where there is no holding company, separate policies must be issued. Common directors is not an acceptable connection for this purpose.