ACCURO SCHEMES

Risk Appetite & Acceptance Criteria

A clear guide to the business we are looking to write, and how new business is assessed.

1 Our risk appetite

Single Locations	Small Groups	Large Groups
POLICY TYPE	2–5 LOCATIONS	6+ LOCATIONS

MAIN SERVICES

- Residential Care
- Nursing Care
- Respite
- Day Care Centres
- Supported Living

SERVICE USERS

- 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)

2 New business acceptance criteria

Every new business risk falls into one of three categories. Use this guide to see at a glance where a risk sits before you submit.

Acceptable

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 services must be Registered with relevant Regulator i.e. CQC/SCI/CIW/RQIA.

Special Consideration Required

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.

Unacceptable

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 not Registered with the Regulator

New ventures not 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.