



**HORSELL**  
DISTRIBUTION  
PARTNERS

aged care facility insurance



your client's reputation is everything



**H O R S E L L**  
**PROFESSIONAL**  
**RISKS**

We make it personal.



## don't let your client's business be a headline

aged care facilities are increasingly scrutinised by regulators, the media and the general public. imagine if your client's aged care facility became a headline. how would they respond?

as a provider of aged care, your client's reputation is generally considered to be their most important asset. a simple error and they may find their name in the papers, and the strong reputation they have developed from years of providing high quality care and service in grave doubt.

*'Rise in care breaches in nursing homes' SMH 1 July 2009*

*'THREE nursing homes in NSW have been placed under daily monitoring for breaches of care amid a dramatic national rise in the number of homes breaching standards.'*

*'Nursing home group investigated over care' SMH, 26 March 2009*

*'Seven Sydney nursing homes ... have come under Government scrutiny over concerns about standards of care including infection control and catering.'*

*'Our nursing homes in turmoil' SMH, 31 May 2009.*

*'Complaints about nursing homes have tripled in a year, with authorities investigating serious cases of physical and sexual abuse as well referring more than 30 deaths to the coroner.'*



# frequently asked questions

## How can we help?

Horsell, in conjunction with Vero Insurance, have developed an innovative policy designed to meet the many needs of aged care providers. The policy combines 12 policies into 1 easy to understand solution.

In addition, we have organised a panel of recommended PR Consultants and legal advisors, to assist and advise your client in the event of an incident at their facility.

## What is included?

The policy provides traditional covers that protect your client's liability exposures, as well as innovative and invaluable covers to protect and manage your client's reputation, including:

### Public relations expenses

Reasonable costs incurred in hiring a PR consultant to manage and minimise negative publicity following an incident at the facility.

### Representation expenses

Representation expenses incurred in attending to or responding to official investigations and enquiries.

### Business crisis consultants expenses

The cost of hiring a management consultant, to assist your client to overcome a covered business crisis event.

### Tax audit

Professional fees associated with a tax audit (up to \$20,000).

### Legal consultation

Up to two hours of legal advice per annum in relation to any matters related to the risks insured under the policy, limited to thirty minutes any one matter.

## Policy features

The Aged Care Facility Insurance policy combines the following areas of insurance into an innovative liability solution.

- ▶ Civil liability professional indemnity
- ▶ Public liability
- ▶ Directors and officers liability
- ▶ Company reimbursement
- ▶ Company liability
- ▶ Employment practice liability
- ▶ Trustee liability
- ▶ Fidelity
- ▶ Tax audit
- ▶ Business crisis consultants fees
- ▶ Public relations expenses
- ▶ Legal consultation.

# possible loss scenarios:

## Incident:

A food poisoning outbreak originating from food prepared by your client's facility.

impact to your client	policy section	coverage
Claims for food poisoning by affected residents	Public liability	Covers defence costs for bodily injury claims, damages and claimants' costs
An investigation by the OH&S authority into your client's food safety practices	Occupational health & safety expenses	Covers your client's legal representation costs (subject to policy sublimit)
Local journalists question your client about the food poisoning outbreak	Public relations expenses	Covers cost of hiring a PR consultant (subject to policy sublimit)
The Department of Health and Ageing announce an investigation into the incident	Representation expenses	Covers your client's legal representation costs

## Incident:

A serious incident involving fatalities.

impact to your client	policy section	coverage
Defending an allegation of negligence in the care of residents	Civil liability professional indemnity	Covers the cost of defending allegations, damages and claimants' costs
Your client needs to be proactive in managing the media fall out.	Public relations expenses	Covers the cost of hiring a PR consultant (subject to policy sublimit)
Your client is required to attend a coronial inquiry	Representation expenses	Covers your client's legal representation costs
Your client's staff suffer distress	Counselling expenses	Covers cost of a professional counsellor (subject to policy sublimit)

# further information

## How do I obtain a quote?

To obtain a quote, or for further information on Horsell Aged Care Facility Insurance contact:

**Andrew Kilford**

Phone 1300 556 826

email [akilford@horsell.com](mailto:akilford@horsell.com)

## Who are Horsell Distribution Partners?

Horsell Distribution Partners are a dedicated business unit of Horsell International Pty Limited\* and are recognised as one of Australia's leading wholesale product facility providers.

Our products are managed by an experienced team of professionals who are committed to ensuring that you can consistently provide your clients with leading edge insurance coverage at competitive premiums.

All insurance products are placed with financially strong APRA approved licensed Insurers with an S&P rating of A- or higher.

\*Horsell International Pty Ltd is one of Australia's largest risk management and insurance broking intermediaries providing risk financing, insurance, risk management and claims management solutions. As a member of the Wells Fargo Global Broker Network, we have the capacity to provide excellent local service delivery through more than 10,000 team members, operating from 330 offices across 70 countries with the capability and resources to provide insurance brokerage services in 115 countries around the world.



## Expect more with Vero

With origins dating back 175 years, Vero has a long history of helping Australian businesses and individuals, as well as delivering on our promises. Today Vero continues to offer customers a range of quality insurance products and services through insurance brokers and agents.

Our deeper understanding of the risks you face allow us to deliver superior risk solutions and service. When it comes to making a claim, you can expect fast and easy lodgement, with the support of claims experts who will help ensure fair and timely resolutions.

With an A+ financial strength rating (Standard and Poor's 2009) you can rest assured that you're in safe hands with Vero.

Note: This brochure provides information about some of the main features and benefits of the Aged Care Facility Insurance Policy. It provides a summary of cover only, and does not constitute advice in relation to the policy. You should still refer to the policy to identify the full terms, conditions and limitations on cover.

The policy can be accessed from the Horsell website [www.horsell.com](http://www.horsell.com). This brochure is current as at 31 July 2009, but is subject to change if the policy changes.

### Privacy policy

Horsell International Pty Limited (ABN 65 003 922 487) is governed by the Federal Privacy Act and its National Privacy Principles, which set out standards of collection, use, disclosure and handling of personal information. Please visit [www.horsell.com](http://www.horsell.com) to view the Privacy Policy in full. Vero complies with the National Privacy Principles. Please visit [vero.com.au](http://vero.com.au) to view the Privacy Statement in full.



**H O R S E L L**  
**DISTRIBUTION**  
**PARTNERS**

Horsell International Pty Ltd  
ABN 65 003 922 487  
AFS Licence No 235130

ADELAIDE  
Level 8, 115 Grenfell Street  
Adelaide SA 5000  
P 61 8 8418 3900  
F 61 8 822 2377

e [distribution@horsell.com](mailto:distribution@horsell.com)  
w [www.horsellonline.com](http://www.horsellonline.com)  
p 1300 556 826

We make it personal.