

PIB Insurance Brokers  
**Hospice Insurance**



## Specialist hospice insurance

> [visit pib-insurance.com](http://pib-insurance.com)

PIB Insurance Brokers has extensive experience working with hospices throughout the UK, providing in-depth knowledge and expertise. We have a reputation you can rely on.

# Protecting your hospice

## Hospice insurance



Having the right insurance protection in place is vital for hospices, and each organisation has individual needs. Drawing on our knowledge and experience, we can tailor insurance to your hospice's specific requirements.

// Our insurances are arranged by PIB Insurance Brokers. The service we receive is excellent; all members of staff are extremely knowledgeable and highly efficient, as well as being very helpful, polite and cheerful. Any queries are given immediate attention and quickly resolved. A very professional service is provided by everyone.

**Carol Wilkinson,  
Insurance Officer, Sue Ryder**

### Our expertise

Our team of insurance specialists has over 13 years of experience within the hospice sector, and currently act on behalf of over 60 hospices. Working with organisations throughout the UK, we've gained valuable understanding of the sector and appreciate the challenges each hospice may face.

Our team of hospice insurance specialists can offer an in-depth review of your insurance portfolio. We arrange high-quality cover with insurers committed to the sector.

Hospices are transforming every day, by way of new innovative fundraising activities and additional offerings for patients. We continually review products and services within the market to ensure your organisation has the most comprehensive cover to meet its ever changing needs.

### Benefits we can provide:

- > Competitive prices
- > Quality insurance partners
- > A dedicated team of hospice insurance specialists
- > In-house claims team
- > Wide policy wording – built on the needs of hospices disruption.

### Our service

We take pride in the service we offer all our clients, providing each one with an individual service team. This includes access to our in-house claims team, who are committed to handling any claims quickly and effectively. Their extensive experience within the sector allows them to resolve claims with minimal disruption.



## Case Study

The insurance requirements of a hospice are complex and can enter specialist areas of policy cover, such as medical negligence. Due to the differing risks, no two policies will ever be the same. The level of cover is determined on a case by case basis, depending upon the activities and staff employed.

As an example, we became involved with a hospice which was soon to undergo a novation exercise, transferring NHS employed doctors into hospice employment. Following this change, their level of cover would no longer be adequate, and an additional medical malpractice policy was required. There was also a requirement for the medical professionals to expand their own personal indemnity, which would have been provided by the NHS previously.

We undertook a full review of the hospice's insurance portfolio, simplifying the arrangement while also arranging the required protection from a medical negligence perspective. We also assisted with the communications to the medical professionals involved.

While our priority is always arranging the most robust protection possible, we're also mindful that cost is important when working with charitable organisations. Despite the enhancements in cover we made for the hospice, we were also able to deliver a substantial saving on the price of cover.

## Next steps

The activities and services provided by hospices are constantly evolving. As such, the insurance protection must be regularly adapted to meet the expanding exposure. We recommend a full review of the insurance portfolio periodically to ensure that policies are fit for purpose, and hospices aren't at risk of uninsured claims.



## Risk management

Working with our colleagues at PIB Risk Management, we can offer risk management solutions designed to help your hospice adapt and improve, keeping the challenges of risk management to a minimum. This includes health and safety, continuity planning and training.

## Hospice Quality Partnership

We are the nominated insurance partner for HQP. This partnership aims to deliver significant benefits to hospices. For further information visit: [www.hqp.org.uk](http://www.hqp.org.uk)

PIB Insurance Brokers and PIB Risk Management are both part of the PIB Group. PIB Risk Management Ltd is exempt from both FCA authorisation and FOS as they do not carry out regulated activities.

**// The team truly understand the hospice sector and the day to day challenges we face. We seek comfort in knowing all our insurance needs are looked after. They will always respond to any situation that arises both quickly and efficiently, which allows us to get on with running our hospice. We would recommend PIB Insurance Brokers to any organisation.**

**Catherine Vannerem, Director of Finance  
St Rocco's Hospice**

If you're looking for an insurance solution for your hospice or would like to find out more about how we can help, please get in touch.

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