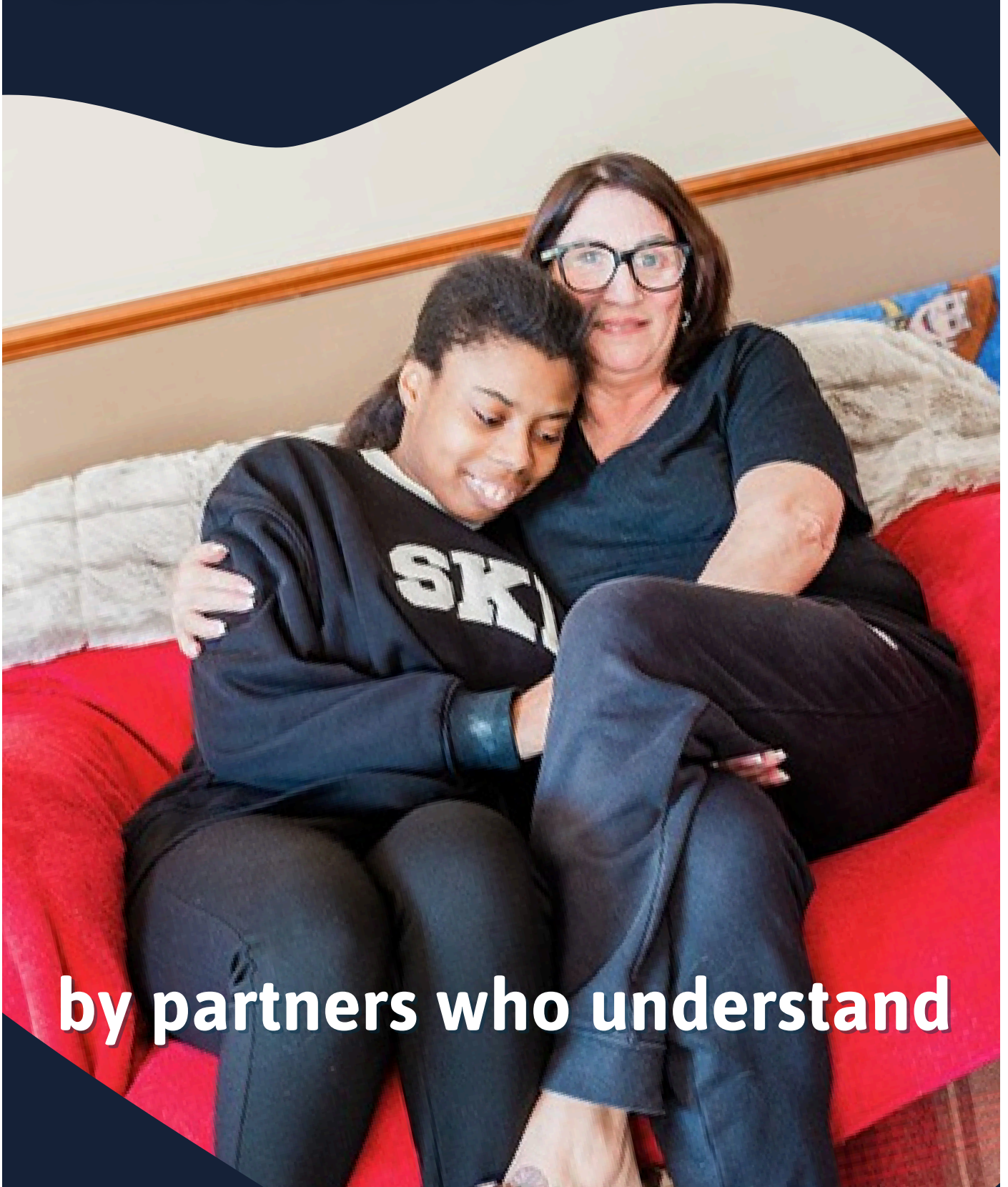


PLI, designed for Shared Lives



by partners who understand



Insurance to protect you & your household

As a Shared Lives carer, you may be legally responsible if someone suffers loss or injury due to the actions of the person you support.

Public Liability Insurance (PLI) protects you against claims of injury or property damage resulting from alleged negligence.

Some councils claim to provide this, but coverage varies. Please double-check it specifically includes Shared Lives.

If not, you can upgrade from basic to full membership for around £48.

Public Liability Insurance essential and included in full membership

We work with a trusted insurance provider who understands Shared Lives and offers a policy designed specifically around family-based Shared Lives arrangements. This ensures your home life and caring role are recognised and properly covered.

Everywhen (formerly Towergate) provide up to £10 million in cover for Shared Lives carers.

Summary of the insurance cover provided to Full Members

Full Members of Shared Lives Plus are now covered under our group Public Liability insurance policy. This cover includes:

- Public & Products Liability £10,000,000
- Medical Malpractice GBP £10,000,000
- Professional Indemnity (including Libel and slander) £2,000,000
- Employers' Liability (Contingent) £10,000,000

Are support carers covered by the policy?

Cover applies to support carers who have been approved as Shared Lives support carers and who are named in either the carer agreement or the supported persons' support plan. There is no longer a limit on the number of support carers whose work is covered within the Shared Lives carer's public liability cover, as long as they are all named in the carer agreement and/or service user's support plan.

Why is Contingent Employers' Liability included in the new policy?

Shared Lives carers should not employ other people to assist in their caring role and the Shared Lives Plus public liability policy does not endorse Shared Lives carers employing staff.

However, the contingent Employers' Liability insurance is to protect the Shared Lives carer if it is deemed by a court of law or employment tribunal that the Shared Lives carer was acting as the employer of a support carer (ie there is found to be a 'master and servant' relationship). This can occur even where a support carer is an unpaid volunteer.

Tradesmen such as plumbers, electricians, gardeners etc are self-employed and will have their own insurances and are not covered in the Shared Lives Plus policy. Carers' home insurance will have cover for such individuals who are working in the carer's home.

Public Liability Cover for support carers

Our guidance documents define the role of 'support carer' and this definition has been shared with Towergate Insurance to inform the design of the insurance policy.

Shared Lives carers and any approved support carers who are providing care or support while in the Shared Lives carers' home or using it as a base are covered in the new policy. The work being done by those support carers must appear in the Service User Plan (or national equivalent), Shared Lives arrangement agreement or similar documentation produced by the scheme. Whilst Shared Lives carers should be involved in identifying support carers they must not engage or use them without formal, documented scheme approval as without this they will not be covered by the Policy.

Support carers who use or take service users to the support carer's home are not covered by the Shared Lives Plus Public Liability insurance when they do so.

Individuals who are house-sitting or looking after pets are not covered.



Can Respite/ Short Breaks Carers buy Full Membership from Shared Lives Plus?

There is no membership distinction between approved Shared Lives carers who provide longer term arrangements, respite placements, short breaks or day support in their own homes. All are eligible for the same membership terms and public liability cover.

Some Shared Lives carers also act as support carers to other Shared Lives carers. The Public Liability cover for Full Members only applies to the member's work as a Shared Lives carer, not to any additional roles they may have, such as being a support carer to another Shared Lives carer. Like all support carers, people carrying out this role should check that they are covered by the main Shared Lives carer's Public Liability insurance or by the local scheme's insurance cover.



Is there a reduced membership rate for Shared Lives carers providing only a small amount of support during the year?

We do now offer a respite membership for three or six months. Please check out on our website www.sharedlivesplus.org.uk

Please remember that whilst we welcome your thoughts on any areas which remain unclear, questions about cover which are not answered by these FAQs can only be answered by Everywhen Insurance (on 0113 236 8603) not by Shared Lives Plus, as we are unable to offer individual insurance advice.

Registered Charity Number (England and Wales): 1095562
Registered Charity Number (Scotland): SC042743
Company Number: 4511426
VAT number: 302 6201 63



Our lives get better when they're shared

