

Get ready for your insurance risk management visit.

Use this guide as a brief checklist to sense check preparations for your upcoming insurance risk management visit.

Essential Paperwork & Certificates

Here is a list of critical certificates related to building maintenance and safety that an elderly care home should have:

1. Electrical Safety Certificates:
 - Electrical Installation Condition Report (EICR)
 - Portable Appliance Testing (PAT) certificate
2. Gas Safety Certificates:
 - Gas Safety Certificate
 - Gas meter installation certificate
 - Gas boiler installation and maintenance certificate
3. Fire Safety Certificates:
 - Fire Risk Assessment & Action Plan
 - Fire alarm installation and maintenance certificate
 - Emergency lighting installation and maintenance certificate
 - Fire door installation and maintenance certificate
 - Fire extinguisher installation and maintenance certificate
4. Water Safety Certificates:
 - Legionella Risk Assessment & Action Plan
 - Water tank cleaning certificate
 - Water hygiene certificate (lab test)
5. Lift and Hoist Certificates (LOLER):
 - Lift installation and maintenance certificate
 - Hoist installation and maintenance certificate
 - Sling certificates
6. Air Conditioning and Ventilation Certificates:
 - Air conditioning installation and maintenance certificate

- Duct cleaning certificate

Having all of these certificates up-to-date and easily accessible can help ensure that your elderly care home is in compliance with building maintenance and safety regulations and can provide a safe and comfortable environment for residents.

Insurance Critical Documentation

Here is a checklist of critical paperwork related to insurance that an elderly care home may have:

1. Insurance Policies:

- Property insurance policy
- Liability insurance policy
- Employers insurance policy
- Directors and officers liability insurance policy
- Business interruption insurance policy
- Cyber liability insurance policy

2. Insurance Certificates:

- Certificate of insurance for property insurance
- Certificate of insurance for liability insurance
- Certificate of insurance for employers
- Certificate of insurance for directors and officers liability insurance

3. Claims History:

- A record of all claims filed in the past
- Details of each claim including date, nature of the claim, and amount paid

4. Risk Management Plan:

- A detailed risk management plan that outlines potential risks and how they will be mitigated
- A list of risk management policies and procedures

5. Employee Records:

- Employee contracts
- Employee handbook
- Job descriptions for all employees
- Employee training records
- Background checks for all employees

6. Health and Safety Records:

- Health and safety policies and procedures
- Accident and incident reports
- Fire safety risk assessment
- Fire drill records
- Infection control policies and procedures

7. Financial Records:

- Profit and loss statements
- Balance sheets
- Tax returns
- Bank statements
- Audit reports

Having all of this paperwork organized and up-to-date can help ensure that your elderly care home is prepared for an insurance risk management visit and can demonstrate compliance with regulations and best practices.