



# Carefree Getaway

Structured Travel. Safe Independence.

MARCH 2026

## INSURANCE SUMMARY

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## 1. Purpose

This document provides an overview of the insurance arrangements maintained by Carefree Getaway Limited in support of its operations.

The purpose of this summary is to:

- demonstrate the organisation's commitment to risk management
- provide reassurance to clients, families and professionals
- outline the types of insurance held

Carefree Getaway recognises that appropriate insurance is an essential part of delivering services safely and responsibly.

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## 2. Scope

This summary applies to:

- all supported travel services delivered by Carefree Getaway
  - all staff and support workers engaged by the organisation
  - all environments where services are provided
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## 3. Commitment to Insurance Cover

Carefree Getaway Limited is committed to maintaining **appropriate and proportionate insurance cover** in line with its operational activities.

Insurance arrangements are reviewed regularly to ensure that:

- they remain suitable for the services delivered
  - risks are appropriately covered
  - legal and professional expectations are met
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## 4. Types of Insurance Cover

Carefree Getaway Limited maintains (or will maintain) the following types of insurance:

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### 4.1 Public Liability Insurance

Public Liability Insurance provides protection in the event that:

- a third party suffers injury

Classification:	<b>Policy and Procedure</b>	Title:	<b>Insurance Summary</b>	Version:	<b>1.0</b>
Owner:	<b>Director of Policy and Procedure</b>	Author:	<b>Finance Lead</b>	Page:	<b>2</b>
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- property damage occurs

as a result of the organisation's activities.

This is particularly relevant during:

- supported travel
- public activities
- interactions in shared environments

#### 4.2 Employer's Liability Insurance (where applicable)

Where staff are engaged, Employer's Liability Insurance provides cover for:

- claims arising from injury or illness sustained by staff during their work

This ensures that both staff and the organisation are appropriately protected.

#### 4.3 Professional Indemnity Insurance

Professional Indemnity Insurance provides protection in relation to:

- claims arising from professional advice or services provided
- alleged negligence or errors in service delivery

This supports the organisation's commitment to professional standards.

#### 4.4 Additional Cover (Where Applicable)

Depending on operational needs, Carefree Getaway may also maintain additional cover, such as:

- travel-related insurance considerations
- business insurance
- other relevant policies

### 5. Insurance Providers and Documentation

Carefree Getaway Limited ensures that:

- insurance policies are obtained from reputable providers
- policies are valid and up to date

Classification:	<b>Policy and Procedure</b>	Title:	<b>Insurance Summary</b>	Version:	<b>1.0</b>
Owner:	<b>Director of Policy and Procedure</b>	Author:	<b>Finance Lead</b>	Page:	<b>3</b>
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- documentation is maintained securely

Insurance certificates can be made available:

- upon request
- for professional or contractual purposes

## 6. Limitations

While Carefree Getaway maintains appropriate insurance cover, it is important to note:

- insurance does not replace the need for safe practice
- clients may be responsible for their own personal travel insurance (where applicable)
- third-party providers (e.g. hotels, transport companies) operate under their own insurance arrangements

## 7. Risk Management Integration

Insurance forms part of a wider risk management approach that includes:

- risk assessments
- incident reporting procedures
- health and safety practices
- safeguarding measures

These combined approaches help ensure a safe and well-managed service.

## 8. Review of Insurance Arrangements

Carefree Getaway Limited will:

- review insurance cover regularly
- update policies as the organisation grows
- ensure cover remains appropriate to the scale and nature of services

## 9. Declaration

Carefree Getaway Limited is committed to maintaining appropriate insurance arrangements to support the safe, professional and responsible delivery of its supported travel services.

Classification:	<b>Policy and Procedure</b>	Title:	<b>Insurance Summary</b>	Version:	<b>1.0</b>
Owner:	<b>Director of Policy and Procedure</b>	Author:	<b>Finance Lead</b>	Page:	<b>4</b>
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