



McClarrons

Insurance for Social Farms & Gardens

Service
Without
Compromise



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Who are McClarrons?

This guide has been written to assist Social Farms & Gardens' members with their insurance needs. It includes an introduction to McClarrons and who we are, along with useful information to help you understand what type of cover you need, an asset register to help keep track of your valuables, and provides an outline of the core packages we offer.

Who are McClarrons?

McClarrons are an independent insurance broker offering specialist insurance advice and cover, and exclusive rates, to Social Farms & Gardens' members. McClarrons have worked with Social Farms & Gardens and their members since 2019 and currently look after the insurance needs of over 200 organisations running community green spaces, city farms and care farms in the UK.

McClarrons have spent the last 10+ years growing and developing our dedicated Care & Social Welfare Team so that we can offer Social Farms & Gardens' members access to specialist products and advice, and help you protect your organisation and the invaluable work you do. It is our aim to ensure that whatever challenges your organisation may face in the future, an inadequate insurance policy isn't one of them.

How we work

Your dedicated contact will be able to review your organisation's set-up, activities and risks to provide you with a quotation to meet your requirements; this could be one of our policy packages or a bespoke scheme, for those with more unique activities. This means you have appropriate cover in place at a competitive premium through a reputable insurance provider, protecting your organisation into the future.

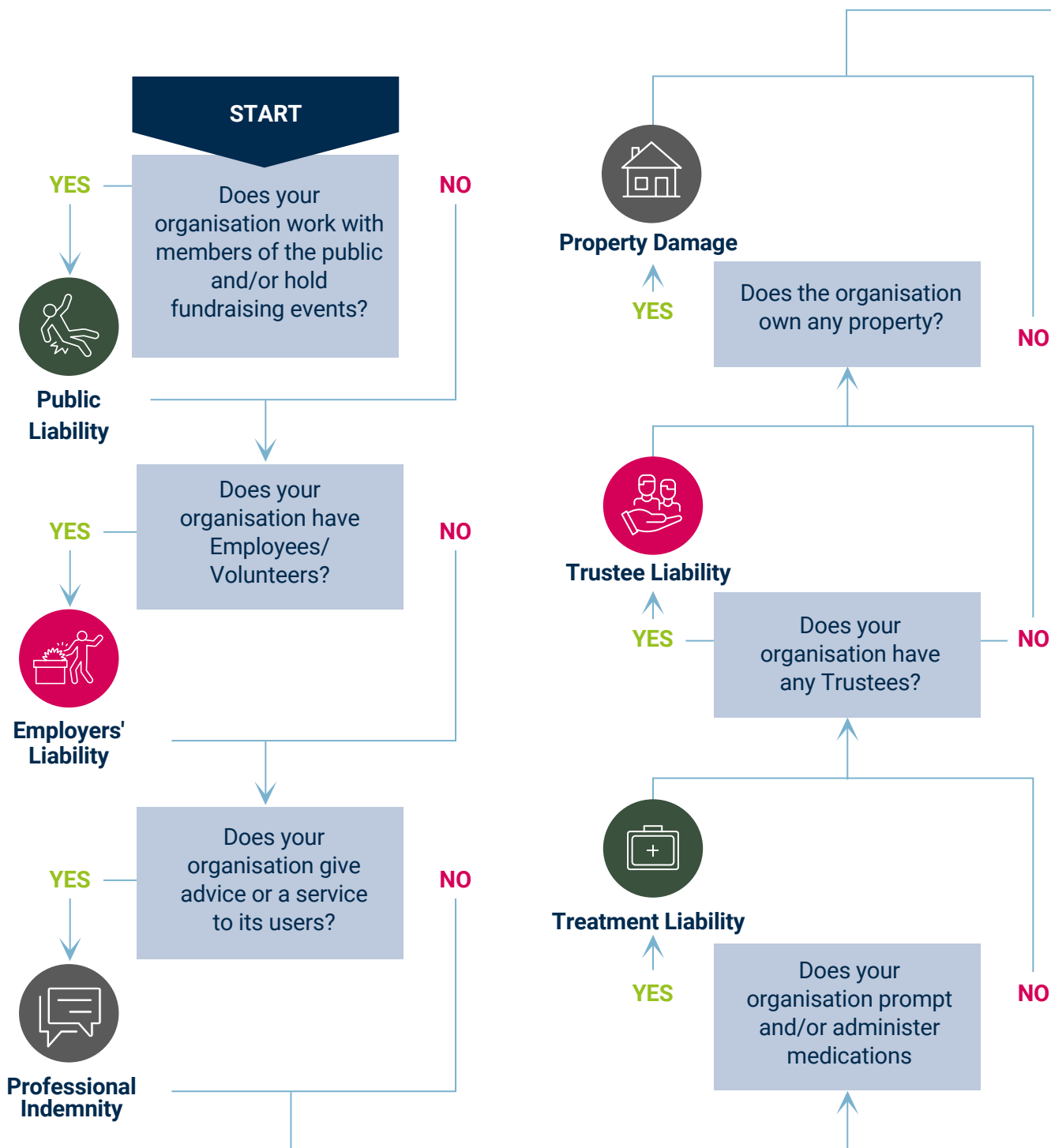
Claims

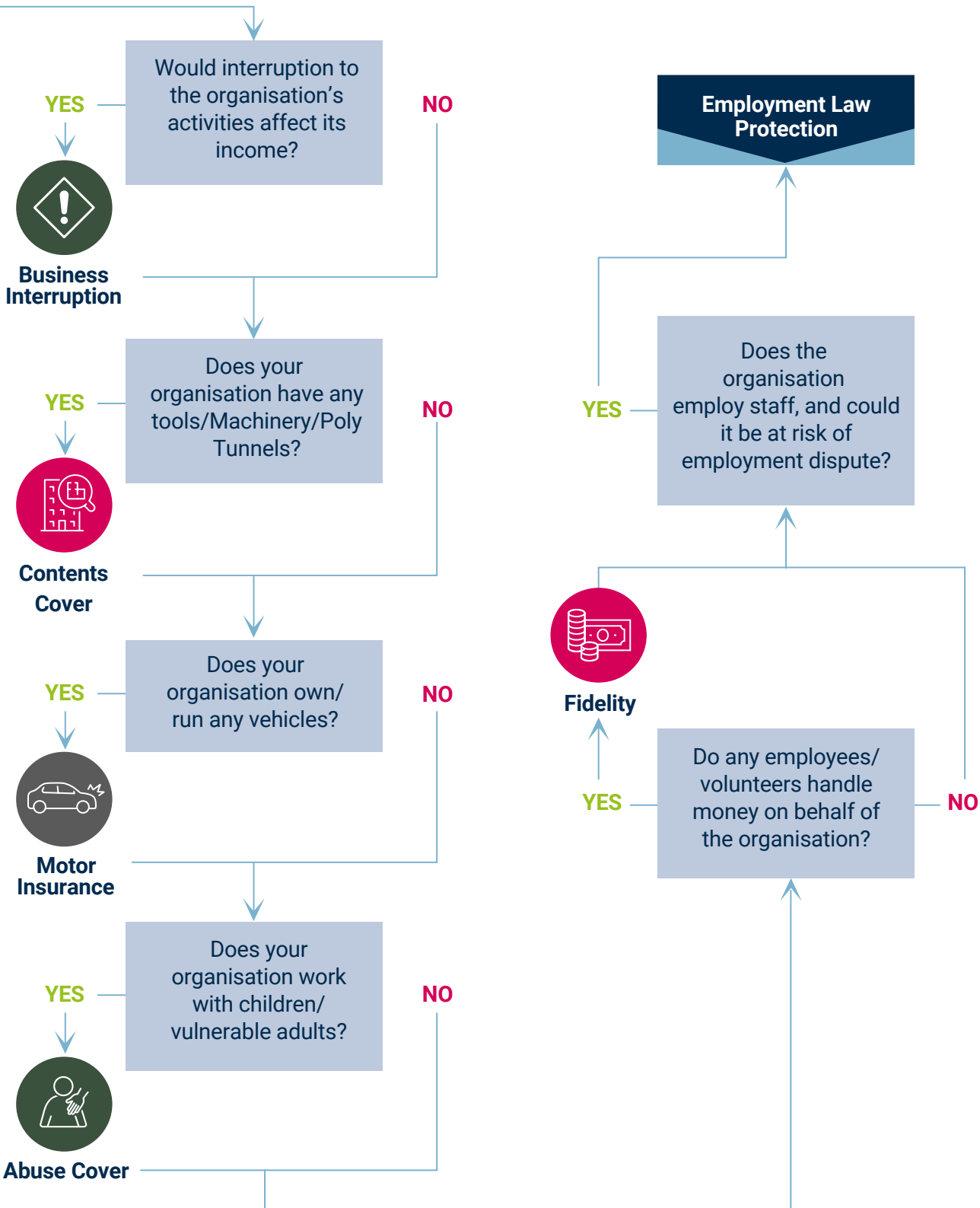
McClarrons also have an in-house claims team whose sole job it is to support our clients when they have suffered a loss. Access to specialist loss adjusters and good working relationships with insurers allows your assigned claims handler to work on your behalf, to provide you with as fast and fair a settlement as possible.

#ServiceWithoutCompromise



What insurance do I need?







Core Packages and Products

As Social Farm & Gardens' preferred insurance provider, we want to make sure you have the right insurance in place for your organisation and activities.

Working with insurers, we have secured 3 core packages (outlined below), along with the option to have a bespoke policy tailored to your specific activities:

- Community Garden
- Care Farm
- Urban Care Farm/City Farm

The following covers are included as standard across all our policies:

- Employers' Liability - £10m (including volunteers)
- Public/Products Liability - £5m (this can be increased to £10m where required)
- Hirers Liability
- Non-hazardous Fundraising Events
- Group Personal Accident for Employees/Volunteers - £10,000 capital sum
- Treatment Liability and Abuse Liability for Care Farms

Optional extras are available for additional requirements your organisation may have, such as Trustee Indemnity, Professional Indemnity, Property Damage (including buildings and contents), Business Interruption and Computer Equipment. We can help you determine if any of these may be of benefit to you.

Introducing Rural Protect



Rural Protect is a Management Liability policy, for which we are pleased to be able to offer bespoke rates for Social Farm & Gardens' members.

This bespoke policy provides cover for individuals, including directors and trustees, and the organisation itself, should they face an allegation of a wrongful act in connection with their work. Through Rural Protect, you have access to leading law firm, rradar, who can provide legal advice at any time and will represent you should the worst happen.

Key benefits of Rural Protect for Social Farms & Gardens members

- Covering the cost of dealing with investigations and prosecutions from all UK regulators
- Limits chosen apply to each and every defence claim
- No prospect of success clause on defence claims
- Allows you to take action against a third party through Pursuit cover
- Option to add cover for employment disputes
- Breach of Data Protection cover

And more - please contact us if you would like to know more.

In addition to the support above, rradar also offer a library of document templates to assist with the running of your business and access to their online digital tools - [rradarstation](#), [rradargrace](#) and [rradarreport](#).



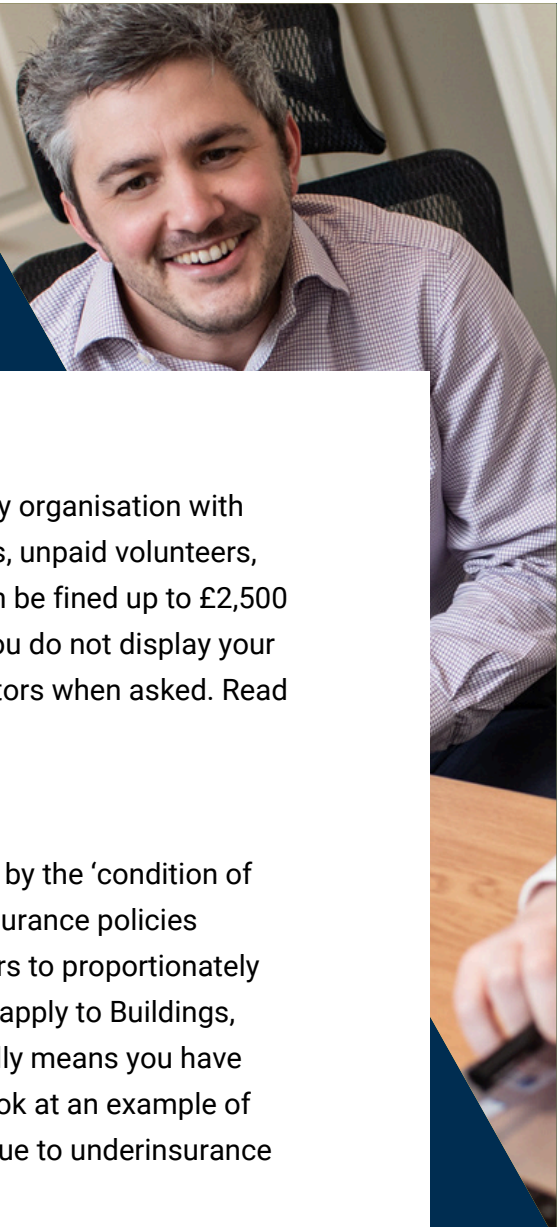
Rural Protect

**Protection from
regulator investigation
and prosecution**

Rural Protect can help to defend and support you if you are faced with investigations, prosecutions and warnings from any of the UK's regulators and enforcement agencies.

We are pleased to offer bespoke rates for Social Farms & Gardens members.

Insurance FAQs



Q: I don't have any employees – do I need Employers' Liability?

A: In short – yes. Employers' Liability is a statutory requirement for any organisation with employees, whether they are full-time, part-time, temporary employees, unpaid volunteers, interns or even work-experience students from a local school. You can be fined up to £2,500 for each day you do not have this cover in place, and up to £1,000 if you do not display your Employers' Liability certificate or refuse to make it available to inspectors when asked. Read our Employers' Liability Insurance FAQs [here](#).

Q: What is underinsurance and why does it matter?

A: Underinsurance is a common mistake but a costly one, determined by the 'condition of average' clause, which you can read about [here](#). Most Commercial insurance policies contain an Average Clause/Condition of Average, which allows insurers to proportionately reduce claim payments where underinsurance has occurred (this can apply to Buildings, Contents and Business Interruption covers). Underinsurance essentially means you have insured for less than the true value of what is being insured. Take a look at an example of why a £200,000 building would only receive a settlement of £50,000 due to underinsurance [here](#).

To keep track of your contents, we recommend keeping an Asset Register noting the dates you have owned items from, proof of purchase (or a note of ownership if donated) and their current market replacement value. Download our Asset Register template [here](#).

Q: What can be done to manage risk at Community & Care Farms?

A: We are often asked what can be done to help prevent claims at Community & Care Farms. In our 'Community & Care Farms – guidance for managing risk' blog, which you can read [here](#), we address four specific areas of risk to focus your time on; Preparing Care Farms for Visitors, Handling Hygiene, Safety of Staff & Visitors, and Animal Welfare.

Social Farms & Gardens also offer many health and safety resources on their 'How we can help' webpage [here](#), and 'Resources' webpage [here](#). Not only that but their Green Care Quality Mark framework helps you reach the minimum standards you need to meet as a green care provider. The Care Quality Mark, awarded by Social Farms & Gardens, is a site-specific annual accreditation that is awarded on a compliance basis and shows that you run a safe, professional organisation and look after the people and animals in your care. Find out more about quality assurance through the Green Care Quality Mark [here](#).

Meet the Team



Jonathan Copley
Head Of Care and Social Welfare



Andrea Thompson
Client Executive



Luke Beeson
Client Executive



Lorraine Wheatley
Client Executive



Su Lambert
Client Advisor



Rebecca Seals-Law
Client Advisor



Edward Blacklock
Client Advisor



Emily Kilvington
Client Advisor



Ian Scullion
Client Advisor



Testimonials

" We just wanted to say that we are very happy with the service you have provided us with. It was really easy to outline our requirements, and any questions we had were answered very quickly. Our new insurance premium is cheaper than what we were previously paying for a more comprehensive cover. We are impressed with the way you have helped us and would definitely recommend McClarrons. "

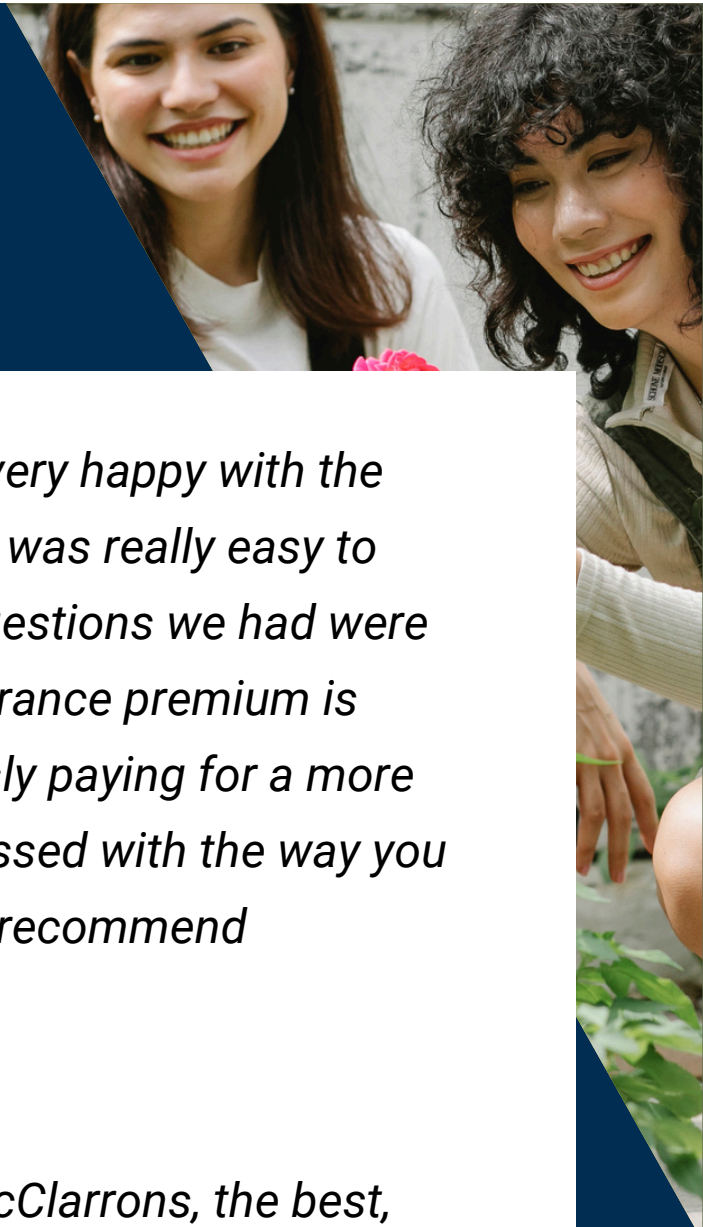
- Pontyclun Allotments Association

" We would definitely recommend McClarrons, the best, stress-free and knowledgeable option around. We have complete confidence and trust that you understood the business and that you would get us accurate cover. Really great service, thank you. "

- Woodgate Valley Urban Farm Ltd and Reboot Greencare

" We have been delighted at the assistance we have received and would readily recommend Jordane at McClarrons to any similar organisation. "

- Marldon Community Composting





McClarrons

**Social Farm & Gardens'
preferred insurance
provider**

Contact us today for a complimentary
insurance review, call us on 01653 600477
or email care@mcclarroninsurance.com.