

Miles Smith. We're right behind you

How do you measure value for money when choosing an insurance provider? Just what is it that you really need to go and compare? At a time when the private ambulance sector is faced with unprecedented opportunities, and as our society reviews the economics of health service provision, insurance should be a business enabler, not a constraint and a passive cost centre.

Here we look at some of the key parameters to consider when comparing providers and policies for your business, and show how the Miles Smith scheme that is endorsed by the British Ambulance Association is ticking all the boxes. Historically the ambulance sector has endured a lack of choice and inflated premiums for cover that has failed to keep up with the pace of change in the sector. Importantly, the Miles Smith scheme provides you with the flexibility to tailor policies as your business evolves. So you can keep premiums down in times of economic uncertainty and you can adjust your cover as soon as new business opportunities arise.



The key to this flexibility is that Miles Smith is one of fewer than 200 brokers that are licensed to deal direct with the Lloyd's market where we place in the region of £100 million in insurance premiums each year. Business at Lloyd's is still conducted face to face and personal relationships are crucial. We are, of course, authorised and regulated by the Financial Services Authority and our Investors in People accreditation is a mark of our commitment to training and developing the expertise of our staff.

So Miles Smith have developed a range of core products for the Private Ambulance sector; avoiding pit falls in the small print of off-

the-shelf policies. Having negotiated this framework, we are able to advise on the actual risks facing your business and then represent you to the Underwriters at Lloyds and arrange the right cover at the right premiums.

Particular areas of concern in this business are blue light use and malpractice.

Blue light use

When arranging your blue light cover with your motor insurance it is essential that you get it right on Day One and then keep the cover under review to ensure that it still meets your needs. You may decide, at a later date, to expand your services and provide a higher dependency/rapid response service that is not covered under your current programme, and then you will be glad of an insurance partner who understands the nature of your business and who can negotiate change in cover for you that is proportionate to your risks.

Such is the depth of our expertise, that we have now also been appointed as the sole supplier of Ambulance Motor Insurance for Aviva, one of the world's leading insurers, a move which we see as a massive vote of confidence in our offering to the sector. Since October 8th of last year, all new quotations and renewal business for private ambulance operators involving Aviva Motor products are now negotiated using our underwriting facility.

In practice, the Miles Smith blue light policy is already comprehensive, but we will always provide the relevant advice on any extensions required before placing cover on your behalf. The



To find out more about Miles Smith visit us at www.milesmith.co.uk

Miles Smith. We're right behind you

key blue light covers are listed below. You are probably involved in, or at least looking at, the potential of nearly all of them.

- Emergency 999
- First response
- Organ transfer including transportation of surgical teams
- Psychiatric patient transfer
- Repatriation including airside liability
- Bariatric transfer
- Event work
- High dependency patient transfer

Medical Equipment

A common cause for claims disputes arises from misunderstanding about portable medical equipment based primarily in the vehicle. This equipment is not covered under the standard motor policy and should be specifically insured under a business all risks policy. We don't need to tell you that it is expensive equipment, so do check your current cover today!

Malpractice

When arranging malpractice insurance, it is absolutely essential that the policy covers errors and omissions that are not restricted simply to treatment risks. In particular, take care to ensure that you have country or region-specific cover for any work abroad.

The key to avoiding malpractice claims is making sure that all the workforce including labour-only sub contractors are fully qualified and trained to undertake their role. This involves maintaining adequate supervision control and training programmes to ensure that the all staff maintain their professional capabilities, updating professional registrations as necessary.

Business continuity – all about people

Private ambulance businesses rely on highly trained, experience people. They do not grow on trees and, if they have a problem, it is in everybody's interest that they are helped to return to work as quickly as possible. Quite simply, one of the best ways you can protect your business is to help your team to stay healthy, happy and fit for work.



Meet the Team:

Left to Right: Gary Routledge – Motor Director, Grant Irwin – Associate Director, Elena Mathison – Account Executive.

So we now offer a rehabilitation facility, based on our experience of seeing how effective these schemes have been in other industries. This service provides you all the co-ordination of the help and services that are needed to manage and minimize employee absence.

Miles Smith has hired a dedicated Rehabilitation Manager to address this. We would be happy to explain how the service works as part an overall business insurance policy.

To find out more about protecting your business and supporting its future growth, please visit the Ambulance Today web site to watch the position unfold. Alternatively, please contact Grant Irwin directly at Miles Smith on 020 7283 0040. E.girwin@milesmith.co.uk

MILES SMITH WE'RE RIGHT BEHIND YOU

Contact a member of the team on **020 7283 0040**, email girwin@milesmith.co.uk