



All General Business Insurance

Specialist protection for modern organisations

*Insurance built on compliance, designed for real-world risk, and delivered with a claims-first mindset.
This pack is structured to be readable, referenceable, and partner-ready.*

Foreword

Insurance should not be confusing, generic, or reactive. At Sanus Shield, our mission is to provide specialist insurance that reflects how organisations actually operate not how standard policies assume they do. This master information pack explains our protection philosophy, the sectors we serve, and the policies we design to safeguard businesses, staff, and communities.

We believe protection should be clear, fair, and dependable. When incidents happen, insurance must respond quickly, professionally, and with empathy.

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Our insurance philosophy

Modern organisations face safeguarding exposure, regulatory oversight, public accountability, and operational pressure. Insurance must evolve with these realities.



Regulatory strength & compliance

All Sanus Shield arrangements operate within UK regulatory frameworks and are supported by FCA-
authorised partners and established insurers.

Modern organisations face safeguarding exposure, regulatory oversight, public accountability, and
operational pressure. Insurance must evolve with these realities.

Transparency

Ethical underwriting

Data protection standards

Professional accountability

Insurance coverage overview

Sanus Shield provides specialist general insurance across care, commercial, professional, and modern business sectors. Each policy is structured to reflect real operational risk, regulatory pressure, and continuity needs.



Nurseries & Childcare

Child safeguarding, premises liability, and regulatory defence.



Healthcare Clinics

Malpractice, professional indemnity, and equipment protection.



Charities & Community Care

Volunteer liability, public exposure, and safeguarding support.



Contractors & Trades

Site risk protection including liability, works, and tools/equipment cover.



Freelancers

Flexible protection for professional advice, equipment, and income exposure.



Property Owners

Landlord protection including buildings, rent loss, and legal expenses.



Restaurants & Food

Hospitality risk cover: premises liability, equipment failure, interruption.



Commercial Motor

Fleet and business vehicle protection for drivers, vehicles, and liability.



Cyber Protection

Ransomware, data breach response, GDPR-related incident support.



Gadgets & Devices

Protection for essential business tech (laptops, mobiles, specialist kit).



Buy-to-Let & HMO

Portfolio landlord cover for multi-occupancy properties and income risk.



Houses & Cars

Personal and commercial asset protection with clear liability coverage.



Care Homes

Safeguarding exposure, malpractice risk, staff liability, and premises protection.



Supported Living

Resident safety, safeguarding defence, and operational continuity cover.

Liability protection framework

All Sanus Shield arrangements operate within UK regulatory frameworks and are supported by FCA-
authorised partners and rated insurers.

Modern organisations face safeguarding exposure, regulatory oversight, public accountability, and
operational pressure. Insurance must evolve with these realities.

Employers' Liability Insurance

A legal requirement for most UK employers, protecting organisations against claims from employees injured or made ill
through their work. Coverage typically includes workplace accidents, occupational illness, stress-related claims, legal
defence costs, and compensation awards.

1. Workplace injury and illness

2. Legal defence and compensation awards

3. Sector-aware underwriting for higher-risk environments

Public Liability Insurance

Protects against third-party injury or property damage arising from business activity. Essential for organisations interacting
with the public, clients, visitors, or residents.

1. Visitor incidents (slips, trips, injuries)

2. Property damage to third parties

3. Legal defence and settlement support

Professional Indemnity Insurance

Protection against claims arising from professional mistakes, advice failure, or negligence in service delivery. Particularly
important for care providers, consultants, and independent professionals.

1. Advice and service error protection

2. Defence costs and settlement support

3. Suitable for regulated and professional environments

Asset & property protection

Asset and property cover protects the physical infrastructure that enables your organisation to operate – premises, contents, equipment, and income continuity during disruption.

Buildings & Contents Insurance

Covers buildings, fixtures, fittings, contents, and equipment against events such as fire, flood, theft, storm damage, and vandalism.

Buildings, contents, and specialist equipment

Theft, fire, flood, storm, vandalism

Options for loss of rent and alternative accommodation

Business Interruption Insurance

Protects income when operations are disrupted due to an insured event. Helps maintain stability while recovery takes place

Loss of revenue and ongoing expenses

Staff wages and recovery costs

Support for temporary relocation where required

Equipment & Devices

Protection for essential tools, specialist kit, and business devices. Particularly relevant for contractors, clinics, and modern digital businesses.

Tools, devices, and specialist equipment

Accidental damage, theft, and disruption risk

Supports continuity of service delivery

Leadership & legal protection

Leadership and legal cover protects organisations and senior decision-makers against governance, regulatory, and legal risks.

Management Liability Insurance

Protects directors and senior leaders against personal legal exposure, including governance allegations, employment disputes, and regulatory investigations.

1. Directors & Officers exposure

2. Employment disputes and investigations

3. Governance and financial allegations support

Legal Expenses Insurance

Provides financial support for legal disputes and access to professional advice.

Employment tribunal defence

Contract disputes and regulatory challenges

Legal guidance without operational strain

Personal accident & workforce protection

Personal accident and workforce protection helps support employees and organisations when injury, absence, or unexpected incidents affect people and operations.

Personal Accident Insurance

Financial support following serious injury

Income continuity and welfare support options

Complements employers' liability and wellbeing initiatives

Care sector guide

Care environments carry high responsibility, regulatory scrutiny, and safeguarding exposure. At Sanus Shield, we structure protection around duty of care, operational continuity, and the complex risks faced across the care sector

Care Homes

Mobile care teams operate in client homes and unpredictable settings. Protection focuses on staff welfare, treatment-related exposure, and safeguarding risk in public/private environments.

Elderly Care

Specialist protection for supported accommodation providers addressing resident vulnerability, safeguarding responsibilities, staff interactions, and premises exposure.

Home Care (Domiciliary Care)

Childcare insurance built around safeguarding standards, premises liability, and clear incident response expectations.

Supported Living

Specialist protection for supported accommodation providers addressing resident vulnerability, safeguarding responsibilities, staff interactions, and premises exposure.

Children's Care Homes

Comprehensive cover for children's residential care providers, including safeguarding, regulatory requirements, staff exposure, and high-risk operational environments.

Foster Care

Specialist insurance for foster care providers, supporting safe placements and covering liability, safeguarding concerns, and personal risk exposure.

Nurseries & Childcare

Childcare insurance built around safeguarding standards, premises liability, and structured incident response in early years environments.

Charities & Community Care

Flexible protection for community organisations, volunteers, and public-facing services, helping manage risk while maintaining operational stability.

Healthcare Clinics

Tailored cover for healthcare providers, including treatment liability, patient care risks, professional indemnity, and clinical operations.

Supported Living Insurance

Specialist insurance designed to protect supported living providers, ensuring compliance, safeguarding, and operational security across daily care services.

What It Covers

Public Liability

Employers' Liability

Professional Indemnity

Abuse & Safeguarding Cover

Legal Expenses

Business Interruption

Property & Equipment



Learning Disabilities & Mental Health Supported Living Insurance

Tailored protection for supported living properties, covering landlords, operators, and care providers managing residential environments.

What It Covers

Buildings Insurance

Contents Cover

Loss of Rent

Property Damage

Liability Cover

Tenant-related Risks



Elderly Care Home Insurance

Comprehensive cover for residential care homes, protecting staff, residents, and operations in highly regulated environments.

What It Covers

Medical Malpractice

Public Liability

Employers' Liability

Safeguarding & Abuse Cover

Regulatory Investigation Cover

Property & Equipment

Property Damage



Self-Employed Care Insurance

Flexible, affordable cover for individual carers and personal assistants, protecting against everyday risks while working independently.

What It Covers

Public Liability

Professional Indemnity

Personal Accident

Income Protection

Equipment Cover



Children's Home Insurance

Comprehensive protection for children's residential care providers, covering safeguarding risks, operational challenges, and regulatory requirements.

What It Covers

Medical Malpractice

Business Interruption

Employers' Liability

Public Liability (including Abuse & Molestation)

Directors & Officers Liability

Professional Indemnity

Personal Accident



Domiciliary Care Insurance

Specialist insurance for care providers delivering services in clients' homes. Designed to protect carers, staff, and organisations against everyday risks while ensuring compliance with regulatory standards.

What It Covers

Public Liability

Employers' Liability

Professional Indemnity

Abuse & Safeguarding Cover

Legal Expenses

Personal Accident

Business Equipment



Multiple Children's Home Insurance

Comprehensive cover for organisations operating multiple children's residential care homes. Designed to manage complex risks, safeguard residents, and ensure regulatory compliance across all locations.

What It Covers

Medical Malpractice

Business Interruption

Employers' Liability

Regulatory Investigation Cover

Business Interruption

Professional Indemnity

Property & Equipment



Contractors & trade businesses guide

Contractors operate in high-risk physical environments where liability, equipment, and project continuity matter. Cover is structured around site exposure, workforce safety, and contract obligations.

Public Liability for third-party incidents and property damage

Employers' Liability for staff injury and workplace claims

Equipment & tools protection for critical kit

Professional Indemnity where advice/design/specification is part of delivery



Freelancers & self-employed guide

Independent professionals operate without the protection structure of large organisations. Flexible insurance helps manage professional, financial, and equipment risks.

Professional Indemnity to protect advice and service delivery

Public Liability where you interact with clients or the public

Equipment & device cover for laptops and essential tools

Personal Accident to support income continuity following injury



Property owners & landlords guide

Landlords and property owners require protection for physical assets, tenant-related liability exposure, and rental income continuity.

Buildings cover for structural damage events

Contents cover where applicable

Loss of rent considerations for disruption events

Legal expenses support for disputes

Buy-to-let and HMO portfolio structures (see dedicated guide)



Hospitality & food businesses guide

Hospitality and food businesses need protection for customer-facing risk, staff safety, premises, stock, equipment, and operational disruption.

Buildings cover for structural damage events

Contents cover where applicable

Loss of rent considerations for disruption events

Legal expenses support for disputes

Buy-to-let and HMO portfolio structures (see dedicated guide)



Commercial & motor guide

Vehicle-dependent organisations rely on safe and compliant motor protection. Cover supports fleet continuity, driver liability, and business operations.

Commercial motor policies for business vehicles

Fleet options where multiple vehicles are involved

Clear claims processes to reduce disruption



Equipment & devices guide

Cover for laptops, mobiles, tablets, specialist devices, and business equipment.

Commercial motor policies for laptops, mobiles, tablets, and specialist digital tools
business vehicles

Trade tools and portable equipment where applicable

Clear claims processes to reduce disruption



Buy-to-let & HMO portfolios guide

Portfolio landlords and multi-occupancy properties require a specialist approach to building risk, tenancy exposure, and income continuity.

Buildings protection aligned to property type

Liability exposure considerations for multi-occupancy

Loss of rent considerations for disruption events

Legal expenses support where relevant



Digital & cyber protection

Digital risk can halt operations and expose sensitive information. Cyber cover provides both financial protection and practical incident response support.

Cyber & Data Protection Insurance

Ransomware and cyber extortion incidents

Data breaches and system outages

Support for investigation, remediation, and crisis management

Potential support for regulatory response following an incident



Shoorah Wellbeing (Powered by Shoorah)

Shoorah is a 360° wellbeing platform designed to support mental, emotional, and everyday wellness for individuals and organisations. It brings together guided content, wellbeing tools, and personalised support to help users manage stress, build resilience, and improve overall wellbeing.

What It Covers

Guided meditations & mindfulness sessions

Mental health and wellbeing content

Mood tracking & emotional insights

Sleep support & relaxation tools

Personalised wellbeing recommendations

Self-care programmes and daily routines

Access to wellbeing resources anytime, anywhere

Benefits

Improves wellbeing

Reduces stress

Boosts productivity

Encourages healthy habits

Supports existing services



Occupational Health (OH)

Occupational Health focuses on supporting the physical and mental wellbeing of employees in the workplace. It helps organizations prevent work-related illness, manage employee health risks, and create a safer, more productive environment.

What It Covers

Health Assessments

Absence Management

Workplace Risk Assessments

Mental Health Support

Rehabilitation & Recovery

Health Surveillance

Benefits

Access to professional health support

Early detection of health issues

Improved mental and physical wellbeing

Guidance for managing health at work



Employee Assistance Programme (EAP)

An Employee Assistance Programme (EAP) provides confidential support to employees dealing with personal or work-related challenges. It helps individuals manage stress, mental health concerns, and life difficulties, improving overall wellbeing and workplace performance.

What It Covers

Counselling Support

Mental Health Support

Work-Life Balance Support

Health screening & diagnostic tests

Family & Relationship Support

Financial & Legal Advice

Crisis Support

Benefits

24/7 confidential support

Supports mental wellbeing

Help with work and personal challenges

Expert guidance when needed

Safe, private support



Claims & risk management

Insurance is measured not by paperwork, but by response. Sanus Shield operates a claims-first philosophy focused on fast, professional, and clear incident handling.

What clients can expect

Dedicated claims support and clear updates

Professional handling for sensitive incidents

Support for continuity and recovery

Post-incident learning and risk prevention guidance



Our underwriting process

Sanus Shield underwriting prioritises accuracy and transparency. We design policies to match operational reality and avoid hidden gaps.



Request a Quote

Get started using our simple online form or contact us directly. Provide a few key details about your business and insurance requirements.



Personalised Assessment

Our experts review your requirements and design the most suitable protection package. You will receive transparent pricing and clear documentation within 24 to 48 hours.



Instant Activation

Once confirmed, your policy is activated immediately. You will have access to your policy documents, claims support, and our customer portal.

Get in Touch

Sanus Shield is not authorised by the Financial Conduct Authority (FCA) in its own right but operates as an Appointed Representative (AR) of Raw Insurance Limited, which is authorised and regulated by the FCA.

Sanus Shield acts as:

- 1. An Appointed Representative (AR) of Raw Insurance Limited for general insurance activities.*
- 2. An Introducer Appointed Representative (IAR) of BHSF Limited solely for the purpose of introducing customers to cash plan products.*
- 3. An Introducer Broker (IB) to Healthnet Services Limited for the introduction of customers to private medical insurance (PMI), life insurance, and health-related products.*
- 4. commercial partner and reseller of Shoorah Ltd, providing access to employee assistance programmes (EAP), wellbeing services, and related non-regulated products.*

Sanus Shield does not provide advice, recommendations, or personal opinions on any insurance or financial products.

All regulated activities, including advice (where applicable), underwriting, policy administration, and claims handling, are carried out exclusively by authorised and FCA-regulated firms.

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Our Socials



Protection Ecosystem

Specialist insurance and wellbeing solutions delivered through trusted provider partnerships.

Care Sectors

All business

Life Protection



Term Life Cover



Whole life cover



Family Income Benefit



Critical Illness Cover



Income Protection



Private Medical Insurance