

Different Minds (ADHD-ASD Norfolk) Ltd Sub-Contractor Insurance Policy

1. Purpose

The purpose of this policy is to ensure that all sub-contractors working with or on behalf of Different Minds (ADHD-ASD Norfolk) Ltd maintain appropriate and adequate insurance cover. This is to protect both service users and the organisation against any potential risks or liabilities arising from the provision of services.

2. Scope

This policy applies to all sub-contractors, including sole traders, limited companies, and any third-party providers contracted to deliver services for or in partnership with Different Minds (ADHD-ASD Norfolk) Ltd.

3. Policy Statement

It is a condition of engagement that all sub-contractors must hold, and maintain throughout the period of their contract, valid and sufficient insurance cover in respect of the following areas:

- **Clinical Negligence Insurance** – to cover any claims arising from acts or omissions in the delivery of healthcare or therapeutic services.
- **Professional Indemnity Insurance** – to protect against claims of professional negligence, errors, or omissions in service delivery.
- **Public Liability Insurance** – to cover claims for accidental injury to third parties or damage to property arising in the course of business activities.
- **Employers' Liability Insurance** – where applicable, to cover claims from employees for injury or illness sustained in the course of their employment, in accordance with UK law.

4. Minimum Insurance Requirements

Sub-contractors must ensure their insurance cover meets the following minimum levels:

- **Clinical Negligence and Professional Indemnity:** £2,000,000 per claim
- **Public Liability:** £2,000,000 per claim
- **Employers' Liability:** £5,000,000 (as required by the Employers' Liability (Compulsory Insurance) Act 1969)

5. Verification of Insurance

- Sub-contractors are required to provide evidence of insurance prior to commencing work with Different Minds (ADHD-ASD Norfolk) Ltd.
- Copies of insurance certificates and policy schedules must be submitted annually or upon renewal.
- The organisation reserves the right to request updated documentation at any time and may withhold or terminate contracts if adequate insurance cover is not maintained.

6. Responsibility

It is the responsibility of the sub-contractor to ensure that all insurance policies remain in force and that cover is sufficient for the nature of the services provided. Sub-contractors must also notify Different Minds (ADHD-ASD Norfolk) Ltd immediately of any lapse in cover, change in insurer, or claim made under any policy.

7. Non-Compliance

Failure to maintain appropriate insurance cover may result in immediate suspension or termination of the sub-contractor's agreement with Different Minds (ADHD-ASD Norfolk) Ltd.

8. Review

This policy will be reviewed on an annual basis or sooner in response to legal, regulatory, or operational changes.