



## **The claims that keep catching care homes out**

Running a care home is meaningful work that can be so rewarding, but it's not without its fair share of risk. Every day, you're supporting vulnerable people who fully rely on you in a high-pressure environment. Naturally, from time to time, things go wrong.

The right cover can make all the difference, but even the best defence is spotting issues early. Knowing which claims catch other care homes out can in turn help you to build safer environments for residents and employees alike.

### **Slips, trips and falls**

Did you know that slips and trips are one of the biggest causes of injury in the UK? Making up around 40% of all major incidents, they cost employers more than £500 million every year.<sup>1</sup>

Even 'small' hazards, like a misplaced bag or cluttered walkway can have big consequences.

### **Negligence**

Medication errors can happen when care teams are overstretched or training isn't consistent enough. But a missed or incorrect dose doesn't always signal lack of care; often, it's a sign that colleagues are simply working hard under pressure.

Small steps, like habitual double-checking and shared responsibility, can help reduce the chance of these errors occurring.

### **Property damage**

From storm damage to accidental breakages, property damage claims can vary quite a bit. Remember, even if you do have a big property damage sum on your hands, it's often manageable with the help of a good plan. Routine maintenance and clear reporting processes will help you to rebound quicker.

### **Staff injuries**

Your residents aren't the only ones who deserve protection. Care home staff face demanding roles, where injuries particularly lifting-related injuries are common. It makes sense that when staff workloads increase or training isn't kept consistent, risks increase, too.

Providing simple refresher sessions and keeping training records up to date, even when work periods are busy can make a big difference, helping colleagues to feel confident and supported at work.

## **Why documentation makes life easier**

---

<sup>1</sup> [RoSPA- Slips, Trips, and Falls | Prevention tips & workplace safety | RoSPA](#)

If an incident does happen, good documentation is essential. Accurate care plans, up-to-date training logs, clear risk assessments and even photos or brief notes taken at the time can help both you and your insurer understand exactly what happened.

You can't remove all risks from care homes, but you can get to a point when you feel confident managing them. With awareness, steady processes and the right support in place, you can create a safe environment where residents and colleagues feel reassured every day.

### **Let's talk**

Call James Anscombe on **07967 850015** or email **[james.anscombe@everywhen.co.uk](mailto:james.anscombe@everywhen.co.uk)**.

*Consistent with our policy when giving comment and advice on a non-specific basis, we cannot assume legal responsibility for the accuracy of any particular statement. In the case of specific problems, we recommend that professional advice be sought.*

Everywhen is a trading name of Advisory Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 313250). Registered in England and Wales, Company No. 4043759. Registered address: 2 Minster Court, Mincing Lane, London, EC3R 7PD.