



HFS Insurance Services

Independent Personal & Commercial Insurance Advice

“We do....”

*CARE HOME
INSURANCE*

About Us

Established over 30 years ago, we remain a family run business with a strong commitment to personal service.

Our Insurance Services business covers both personal and commercial insurance. On the commercial side we offer brokerage in areas such as motor trade and fleet, general business insurance, public liability and construction as well as focussing on Care Home insurance.

Our Financial Services division covers all aspects of personal and corporate Independent Financial Advice and we also have an Accountancy division which provides local businesses with services such as payroll processing, VAT returns, tax planning and book-keeping.



Our commercial team is expert at seeking out the most competitive and suitable policies from a large range of insurers to cover your needs. This enables us to tailor the policy to the individual home, including specialist engineering insurance for lifts, hoists and stair-lifts.

We have been arranging insurance for Care Homes for over 15 years and can cater for any size of portfolio.

When we place your business for you, you will have available a full claims service with assistance from our experienced staff.

Products

Care Home Insurance

- Residential and nursing care for the elderly
- Residential and supported living for adults
- Domiciliary Care
- Minibus
- Fleet
- Office

Features your recommended policy may cover

Policies we recommend will include:

- 24 Hour legal advice helpline
- Cover for abuse allegations
- Legal Liabilities, including malpractice
- Personal injury or assault during the course of the business
- Home contents insurance, including residents' effects
- Book debts
- Loss of money and cheques
- Legal expenses insurance
- Business interruption

Other benefits may be included

Why HFS Insurance Services?

- Our staff offers a high level of expertise
- When something goes wrong, a quick and effective response could be vital to keep you in business. We can liaise with you and the insurers with the aim that your claims are handled as quickly and smoothly as possible.
- We'll arrange for the insurer's loss adjusters to look after any major incident.
- Policies we arrange will be underwritten
- We will be on hand to make site visits and keep in regular contact.

Loler Inspection

The Loler Inspection is a legal requirement every year. We can cover you for :-

- Passenger Goods Lift
 - Powered Goods/Services Lift
 - Scissor Lift
 - Runway Track
 - Stair-lift
 - Wheelchair Lift
 - Bath Lifting Device
 - Hot Water Heating Boiler
 - Calorifier
 - Patient Hoist
 - Patient Sling
 - Pressure Vessel
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Our Team



Paul Baker has worked for Horbury Financial Services since leaving school in 1991 when he joined the family business. He gain further experience working for insurance company Aviva before returning to the fold in 1998. He was appointed a director of the business in 2008.

Our team of office staff who will also be looking after you and your business are Louise Penistone, Angie Robinson, Barry Wheatley and Joanne Walker.

Other Services Available to You

Insurance

As well as your business needs, we have a personal insurance department covering:

- Household
- Motor
- Travel



HFS Accountancy & Book-Keeping

Our experienced team can assist your business in a wide range of services including:

- Accounts Preparation & Tax return
- Book-keeping
- P.A.Y.E
- VAT



Financial Advice & Pension Planning

Our Independent Financial Advisers are on hand for personal and business financial planning

- Group & Personal Pensions
- Business & Individual Protection



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