



 **AssistProtect**

**Care Professional  
Organisation  
Members Benefits**

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Accident management and  
money saving benefits for  
Care Professionals

# We understand the challenges care professionals face



## Financial Pressures

Care professionals often work within tight budgets, and a road accident can quickly create financial strain. Even non-fault accidents can result in unrecovered costs and lost income. Assist Protect manages the claim end-to-end, helping recover losses, arrange replacement vehicles, and protect income when financial stability matters most.

## Stress

Care work is already emotionally and physically demanding, and a road accident can add significant stress and uncertainty. Managing insurers, repairs, and paperwork can be overwhelming at an already difficult time. Assist Protect provides calm, expert support from the moment an accident occurs, taking control of the process and keeping members informed, so care professionals can focus on their wellbeing and their responsibilities.

## Lack of Time

Time is a critical constraint for care professionals balancing shifts, travel, and family life. An accident can quickly consume hours through calls and administration. Assist Protect removes this burden with a fully managed claims process, handling everything from recovery to repairs so care workers can get back on the road and back to work faster.

## Lack of Support in the Event of an Accident

Care professionals often work independently and can feel isolated when an accident occurs, especially outside normal hours. In those moments, knowing what to do or who to contact is not always clear. Assist Protect provides immediate, expert support, guiding members through the correct steps and protecting their interests from the outset, giving reassurance that they are not facing the situation alone.

# Free Accident Management for CPO Members



The CPO provides care professionals with free accident management services to protect them when an accident happens!



	Total Motor Assist	Insurance Provider
FREE UK Wide Accident Recovery	●	✗
FREE like-for-like hire car just like your own, delivered to you	●	✗
FREE repair that maintains your warranty	●	📄
Private medical care for you and your passengers if you're injured	●	✗
Specialist accident management support to ensure the best care	●	✗
Specialist legal support to protect your interests	●	✗
No claim on your insurance policy in the event of a no fault accident	●	✗
No insurance excess payments or loss of no claims discounts.	●	✗

Save time, money and stress in the event of an accident

# The impact of an accident

Care professionals are among the most heavily impacted when a car accident occurs. Many already face financial pressure and severe time constraints due to the demanding and high-stress nature of their roles.



## OUT-OF-POCKET COSTS

Drivers frequently face unrecovered costs such as insurance excesses, temporary transport, or loss of earnings. These **costs can easily run into hundreds or even thousands of pounds**, particularly if the claims process is delayed or mishandled.



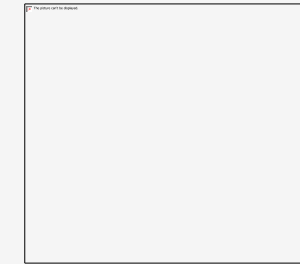
## PREMIUMS INCREASE

If you make a claim through your own motor insurance, premiums typically rise at renewal. **Many drivers see increases of around 20–50%**, and this can apply even when the accident was not your fault, adding ongoing financial pressure long after the incident is resolved.



## TIME LOST

Drivers involved in an accident often spend **10–20 hours dealing with insurers, repairers, and paperwork** when managing a claim themselves. For care workers, this time loss can mean missed shifts, disrupted rotas, and added strain alongside already demanding workloads.



## TIME OFF THE ROAD

When accidents are handled without expert support, repairs and vehicle replacement can take significantly longer. **Many drivers experience delays of weeks rather than days**, increasing the risk of missed work and reduced income, especially for roles that rely on being mobile.

# Why handling a accident and claim alone, isn't a good option for care workers.

## Time They Don't Have

Handling an accident claim alone means hours of phone calls, paperwork, and chasing updates – time that care workers simply don't have alongside shifts, travel, and personal commitments.

## Risk of Financial Loss

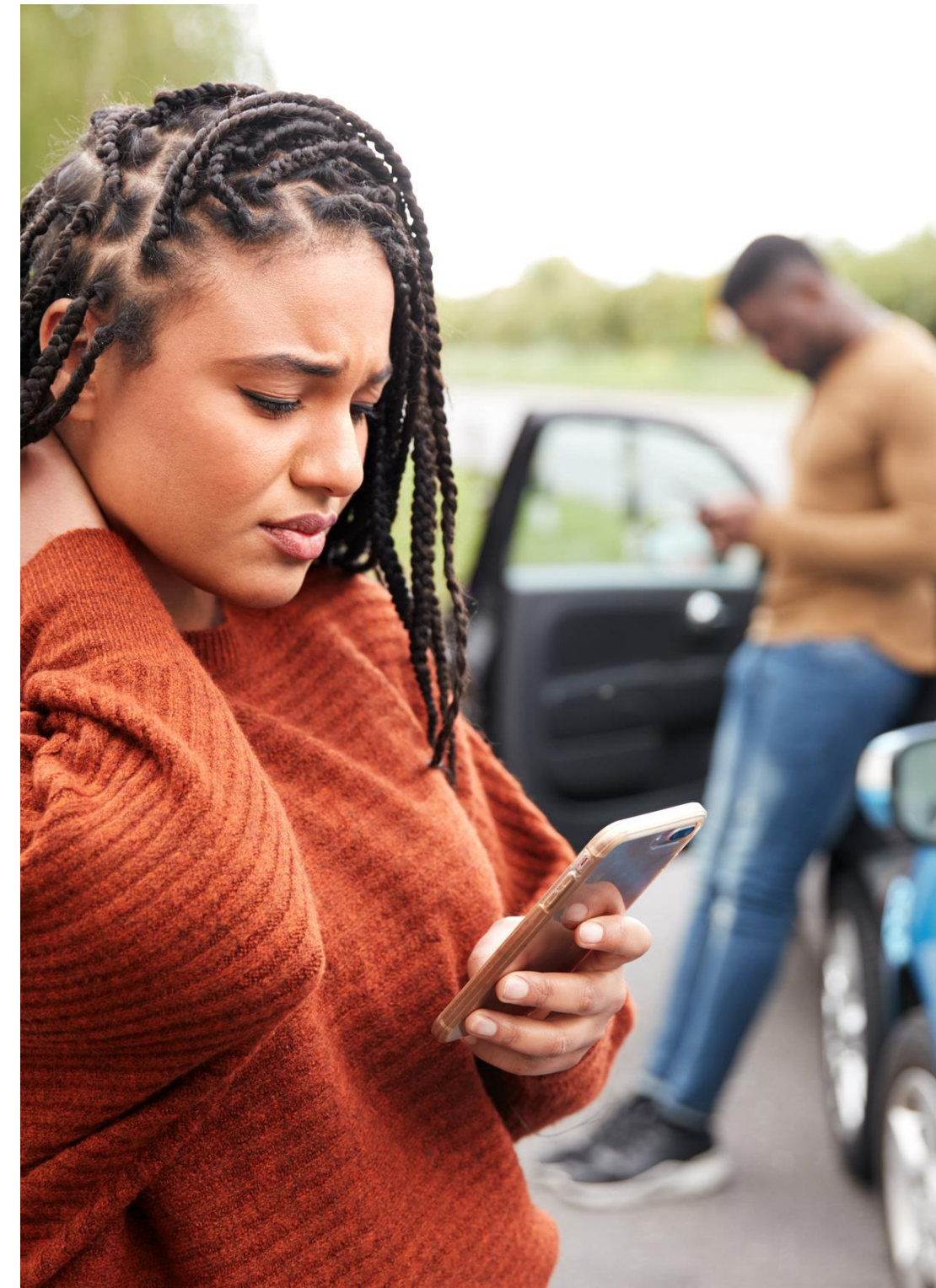
Without expert support, care workers can unknowingly accept costs such as unrecovered excesses, loss of earnings, or hire charges that could otherwise be recovered in a non-fault accident.

## Added Stress at the Worst Moment

Managing insurers, third parties, and repairs after an accident adds unnecessary pressure to an already demanding role, increasing stress when reassurance and clarity are most needed.

## No Expert in Their Corner

Insurance companies act in their own interests; handling a claim alone means navigating a complex process without an experienced advocate to protect the care worker's position and outcome.



# Free Home Cover

## for CPO Members



A support scheme providing vital services and management when your property gets damaged and you need to make an insurance claim. Powered by Aspray, the UK's leading Loss Assessor.



	Total Property Assist	Insurance Provider
UK-based damage reporting helpline	●	✗
Specialist advice and support for most causes of damage	●	✗
Professional loss assessors to advise you on your claim	●	✗
Access to a network of quality, vetted tradespeople to carry out repair works	●	✗
Liaison with your property insurer, to ensure a fair settlement in the event of a claim	●	✗
Specialist legal support to protect your interests	●	✗
No claim on your insurance policy in the event of a no fault accident	●	✗
No insurance excess payments or loss of no claims discounts.	●	✗

Save time, money and stress in the event of an accident

*I spoke with Lizzie Hewitt who was so friendly and helpful. Going through an incident like this can be very traumatising. However, Lizzie was very calm and assuring putting my mind at ease.*

**Joanne**

*I would like to express my sincere appreciation for the professional service provided by Karryane in relation to my insurance claim. She demonstrated a high level of professionalism, efficiency, and attention to detail throughout the entire process. Karryane communicated clearly, provided timely updates, and handled the matter with great care, which made the experience straightforward and reassuring. Her support was greatly valued, and I would not hesitate to recommend her services.*

**Farida**

*I would like to thank Cherry for her excellent help in reporting my non-fault accident. She was professional patient and very reassuring throughout the whole process. Cherry explained everything clearly, handled the details efficiently and made what could have been stressful situation much easier. I really appreciate her support and would highly recommend her assistance.*

**Zuzana Batovska**

*Excellent experience with Millie. Very knowledgeable & empathetic as I was traumatised by my experience today. She sorted everything very quickly. Knew exactly what to do.*

**Darshika Modi**

# MemberDiscounts

## for CPO Members



CPO Members also can access great value across a huge range of members discounts from Assist Protect.

### Exclusive Member Discounts

35% off at IMO Car Wash



Up to 40% off Car Servicing



MOT Tests from £44.95



Car, Van, Motorbike & Motorhome Insurance savings



**Specialist insurances, including GAP insurance, warranties, alloy wheel cover, tyre insurance, and more**



Caravan, home, pet and travel insurance savings



Discounts on mobile devices and tablets



Up to 50% off a wide range of gifts



**Great deals on new bikes, clothing and accessories**



Saving CPO members money when protecting their assets.





AssistProtect

