

Out of School

Insurance for Out of School Clubs

Proposal



Arranged by

MM

MortonMichel

www.mortonmichel.com

Sterling Insurance Company Limited Out of School



MortonMichel

Proposal Form

Please complete this form and return it together with your premium payment to Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD. Your insurance will be provided under an Out of School Policy. Any special terms or conditions will be advised to you in writing.

Please read the Summary and Guide carefully to help you to select **Out of School** or **Out of School Gold** and the sections and amounts insured which you require. Please answer the questions fully and do not withhold or misrepresent any facts which are likely to influence the Company's assessment and acceptance of this proposal. You have a duty to disclose all material facts and failure to do so could invalidate the insurance. Copies of all information including letters supplied to us for the purpose of effecting this insurance should be retained.

A specimen policy is freely available on request.

Please use BLOCK CAPITALS or TICK the BOXES as appropriate. If there is insufficient space to complete any answer, please use the supplementary information area at the end of this form.

Name of club

Your name

Name(s) of authorised alternative contact(s)

Address of the club

Your address *(for correspondence purposes)*

Postcode

Postcode

Telephone

Telephone

Fax

Fax

Mobile

Mobile

Email Address

Email Address

Website

Insurance to commence from

Are you a member of 4Children, Children's Link,
Clybiau Plant Cymru Kids' Clubs, Out of School Alliance,
Oxfordshire Play Association or Sheffield Out of School Network?

Yes No

If Yes, please state which organisation and your membership number:

Out of *School* has been specifically designed for clubs that care for children between the ages of 3 and 16, providing organised and supervised play and educational facilities in a controlled, safe environment. Cover can be arranged on a term time only or all year basis and all clubs are covered for both before and after school activities. Clubs must be registered with Ofsted (or other registering authority) if required.

If you are not certain that Out of *School* will provide for the activities you arrange, please discuss with Morton Michel before completing this proposal form. Morton Michel have other specialised insurance schemes that may be more appropriate to your needs.

Information about your club:

- 1 You are automatically covered for all of the activities listed below as “agreed and approved”

Agreed and Approved

Arts and crafts, badge making, basketball, bat and ball, board games, bouncy castles (**in accordance with policy conditions**), card games, clay modelling, climbing frames (**in accordance with policy conditions**), computer games, construction kits, cooking, dance (**excludes break dancing**), dance mats, dolls, drama, dressing up, face painting, fancy dress, homework corner, horse riding (**in accordance with policy conditions**), imaginary play, karaoke, knitting, lego, mini golf, music, nature area, papier mache, parachute games, pedal go karts, play dough, playground games, races, reading corner, role play corner, roller skating (**excludes roller blading and skate boarding**), rounders, sand play, scooters, sewing, skipping, skittles, slides, snacks, space hoppers, swing ball, swings, table tennis, tennis, trampolines (**in accordance with policy conditions**), treasure hunts, watching television.

Do you offer only those activities listed above?

| Yes | No |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |

If No, please answer the following questions:

- a) Do you offer any formal coaching of football, cricket or hockey?

| | |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
|--------------------------|--------------------------|

If Yes, are qualified instructors with their own public liability insurance supervising the sessions?

| | |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
|--------------------------|--------------------------|

- b) Do you offer gardening, junk modelling or woodwork activities?

| | |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
|--------------------------|--------------------------|

If Yes, please give full details of equipment and materials used:

Yes No

c) Do you offer swimming, paddling pool or water play activities?

If Yes, please answer the following questions:

Swimming:

i) Do you carry out this activity in a public or private pool?

ii) Is there a qualified life saver/swimming teacher or coach in attendance at all times?

iii) What is the adult : child supervision ratio?

Paddling:

i) What is the depth of the paddling pool?

ii) What is the adult : child supervision ratio?

Water play:

i) Type of water activity?

ii) Depth of water?

iii) What is the adult : child supervision ratio?

d) Do you offer cycling activities?

If Yes, please answer the following questions:

i) Where does the cycling take place?

ii) Do the cycles belong to the club or children?

e) Do you offer any other activity?

If Yes, please provide full details below or on a separate sheet of paper
(please include age range of the children involved):

NB Any quotation/cover provided will be for those activities listed as “agreed and approved” plus any other declared activities agreed by Morton Michel.

Please send samples of any promotional literature, flyers etc.

2 How often does your club meet? (Please give details of times of all club sessions):

3 Please give details of any regularly arranged outings and the age range for which they are available:

4 Please give details of any relevant qualifications or experience that you, your staff or your volunteers have in relation to childcare:

5 How many children may be attending the club at any one time?

Up to 30 Up to 50 (For over 50, please refer to Morton Michel for a quotation)

Yes No

6 Do you require cover during school holidays?

7 a) Region of Ofsted/ name of your registering authority which has registered your club under the terms of the Children Act 2006?

b) Registration number:

c) If your club is not registered, please state the reason(s):

d) Has registration ever been withheld or special conditions imposed?

If Yes, please give full details:

e) Do you comply with the following minimum adult : child supervision ratios at all times?

| Age | Adult : Child Ratio |
|------------------------|---------------------|
| 3 and over but under 8 | 1 : 8 |
| 8 and over | 1 : 10 |

- | | Yes | No |
|--|-------------------------------------|-------------------------------------|
| 8 Are all of the doors at your premises (internal and external) fitted with finger guards or finger shields? | <input type="checkbox"/> | <input type="checkbox"/> |
| 9 Do you have a written Assessment of Risk? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 10 a) Do you obtain satisfactory and confirmed references in writing of prospective employees' integrity before employing them? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| b) Have you obtained the necessary Criminal Records Bureau Disclosures for all new and existing members of staff/voluntary helpers? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| c) If at any time you have to wait for Criminal Records Bureau Disclosures on members of staff/voluntary helpers, are all non-checked personnel fully supervised at all times by a suitable person with Criminal Records Bureau clearance? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| d) Have you or any club official been convicted of any criminal offences other than motoring offences or is any prosecution pending? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

If you have ticked ANY of the shaded boxes, please give full details:

- | | | |
|---|-------------------------------------|--------------------------|
| 11 Has any insurer ever: | | |
| a) declined your proposal? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| b) refused to renew or cancelled your policy? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| c) imposed special terms or conditions for any childcare insurance you have previously taken out? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

If you have ticked ANY of the shaded boxes, please give full details:

- | | | |
|--|-------------------------------------|--------------------------|
| 12 Has the club suffered any loss or damage (other than flood damage) or had any claims made against them in the last 5 years? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
|--|-------------------------------------|--------------------------|

13 Has the club ever suffered any loss or damage caused by flood?

Yes No

If Yes to Question 12 or 13, please provide full details below
(additional space at the end of booklet)

| Date | Type of Claim | Amount settled or outstanding |
|------|---------------|-------------------------------|
| | | |
| | | |
| | | |
| | | |
| | | |

NB Failure to disclose previous claims could result in the invalidation of your policy.

14 a) Do you have any existing insurances with Morton Michel?

If Yes, please state the policy number(s):

b) Have you had any previous insurances with Morton Michel?

If Yes, please state the policy number(s):

What cover do you require?

I require **Out of School Gold** which provides cover for:

| | | |
|-------------------|-------------------------------|----------------------|
| Public Liability | Equipment | Employers' Liability |
| Personal Accident | Deterioration of Frozen Foods | Money |
| Clothing | Legal Expenses | Helplines |

I require **Out of School** which provides cover for:

| | | | |
|------------------|----------------------|----------------|-----------|
| Public Liability | Employers' Liability | Legal Expenses | Helplines |
|------------------|----------------------|----------------|-----------|

You are automatically covered for £3M Public & Products Liability.

Do you require the cover to be increased to £5M?

Please refer to premium chart for additional premium payable.

Do you require Professional Indemnity insurance?

If Yes, which limit of indemnity do you require?

£250,000 £500,000

Please refer to premium chart for additional premium payable.

For clubs choosing Out of School Gold

Equipment

Automatic cover for equipment is £5,000

Please state if a higher sum insured is required: £

If you do not own the buildings from which you operate, but wish to insure tenant's improvements for which you are responsible (e.g. partitions, laminated floor coverings, children's wash basins etc),

please state the sum insured: £

- | | | | |
|---|--|-------------------------------------|-------------------------------------|
| 1 | Are the buildings (including outbuildings other than sheds) | Yes | No |
| | a) built of brick, stone or concrete and roofed with slates, tiles concrete or metal? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| | b) in an area unduly exposed to storm or impact damage? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2 | Have your premises ever been flooded; are they in an area liable to flooding or within 1/4 mile from any river, watercourse or the sea, or have you been informed that your premises are in a potential flood risk area? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

If you have ticked ANY of the shaded boxes in questions 1 or 2 please provide full details:

- | | | | |
|---|---|-------------------------------------|--------------------------|
| 3 | Are the buildings occupied by any other business? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
|---|---|-------------------------------------|--------------------------|

If Yes, please give full details including the occupation of any other tenants and advise how the businesses are separated:

- | | | | |
|---|---|--------------------------|-------------------------------------|
| 4 | a) Are the premises protected by an intruder alarm which is in working order and subject to a maintenance contract? | <input type="checkbox"/> | <input type="checkbox"/> |
| | b) Are all the external doors to your premises (including outbuildings other than sheds) protected in accordance with attached Guide to Security? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

If No, please give full details of other security fittings for the external doors:

c) Are all opening windows to your premises (including outbuildings other than sheds) protected in accordance with the attached Guide to Security?

Yes No

If No, please give full details of other security fittings to the windows:

5 Do you store any part of your equipment in :

a) timber sheds valued at more than £1,500?

If Yes, please state:

i) the replacement value of the shed £

ii) the total value of the contents stored in the shed £

b) metal sheds valued at more than £2,500?

If Yes, please state:

i) the replacement value of the shed £

ii) the total value of the contents stored in the shed £

c) any other type of garden shed?

If Yes, please state:

i) the replacement value of the shed £

ii) the total value of the contents stored in the shed £

iii) the nature of the construction of the shed (e.g. metal and plastic composite)

If you have answered YES to any of the above, are all doors and windows of each shed to be insured protected in accordance with the attached Guide to Security?

If NO, please give full details of other security fittings to the sheds:

EQUIPMENT – OPTIONAL EXTRAS

Do you require the additional cover of accidental damage to all of your equipment occurring at your club's premises?

Yes No

Do you require all risks cover on specified items of equipment?

If all risks cover is required, please provide full details of the specified items of equipment:

| Description of item | Serial number | Value |
|---------------------|---------------|-------|
| | | |
| | | |
| | | |
| | | |

Morton Michel will provide a separate quotation for any of the above covers.

Frozen Food

Automatic cover for frozen food is £300

Please state if a higher sum insured is required: £

Please refer to premium chart for additional premium payable.

I require the following optional extensions:

Trustees' and Officers' Financial Liability

If Yes, which sum insured do you require?

£5,000 £7,500 £10,000

Please refer to premium chart for additional premium payable.

Loss of Revenue

If Yes, what is your annual turnover £

Minimum sum insured is £25,000
(Please refer to premium chart for additional premium payable).

Buildings

Are you responsible for insuring your buildings?

If Yes, would you like Morton Michel to provide a quotation?

Motor & Minibus

Would you like Morton Michel to provide a quotation?

Terrorism

Would you like Morton Michel to provide a quotation?

Supplementary information

Please state clearly which question number you are referring to and continue on a separate sheet if necessary.

To be completed by all applicants:

Premium Calculation

Please refer to the premium chart before completing this section.

| | |
|---|----------|
| Basic Premium | £ |
| Additional Public Liability if required | £ |
| Professional Indemnity if required | £ |
| Out of School Gold only :- | |
| Additional Equipment if required | £ |
| Additional cover for Frozen Food if required | £ |
| Trustees' and Officers' Financial Liability if required | £ |
| Morton Michel Administration Fee | £ 1.00 |
| Total | £ |

(Morton Michel will provide a full written quotation if you have requested any of the following: Accidental Damage cover on equipment, All Risks cover on specified equipment, Loss of Revenue, Buildings, Motor & Minibus or Terrorism.)

Please make all cheques payable to Morton Michel.

Cover does not commence until the proposal has been formally accepted unless otherwise agreed.

Declaration

Please read the declaration carefully and check the answers you have given before signing the proposal form.

I/We (or, in the case of a partnership or a limited company, any one of the partners or directors) hereby apply to Sterling Insurance Company Limited for an Out of *School* insurance and

- a) declare that to the best of my/our knowledge and belief the answers given are true and complete in every respect and all material particulars which may affect the assessment of the risk have been disclosed. If any written answer has been made by another person, such person shall for that purpose be deemed to be my/our agent and not the agent of Sterling Insurance Company Limited. To the extent that has been necessary, I/we have consulted relevant members of my/our organisation to verify answers stated in this form
- b) understand that Sterling reserves the right to contact previous insurers to verify the information contained in this form
- c) agree that this proposal and declaration shall be the basis of the contract between me/us and Sterling Insurance Company Limited and shall be deemed incorporated into such contract
- d) declare that all appropriate enquiries have been made to ensure that no principal, director, partner, employee or voluntary helper is, or is obliged to be, listed on the Sex Offenders Register pursuant to the Sex Offenders Act 1997

Data Protection Act

I/We understand and agree that the personal information I/we provide (including sensitive personal details) may be used for insurance purposes by Sterling Insurance Company Limited, its connected companies, reinsurers, agents and subcontractors; and also shared with other insurance companies as required for the purposes of my/our insurance. Where we have provided information about my/our spouse(s), partner(s) or another person/other persons (including their sensitive personal details) I/we confirm that I/we have their permission to provide this information for insurance purposes. I/we understand that I am/we are entitled to a copy of my/our personal information on payment of a fee.

From time to time, Morton Michel may wish to send you details of services and products. If you do not wish to receive such mailings, please tick this box.

SIGNED _____ **POSITION** _____ **DATE** _____

You have a duty to disclose all material facts and failure to do so could invalidate the insurance.

Cover does not commence until the proposal has been formally accepted by Morton Michel unless otherwise agreed by Morton Michel.

How would you like your documentation sent to you?

We now aim to send all insurance documents in pdf format by email. This is quicker and kinder to the environment. It also means that you can keep a copy on your computer to print out whenever required. If you would prefer to have a copy of your policy schedule, Employers' Liability Certificate and policy booklet sent to you by post instead of email, please tick the box below. If you do not tick the box then your documents will be sent via email.

Please send my documents by post

Where did you hear about Morton Michel? (please tick as appropriate)

Friend Ofsted Other (please state)

www.mortonmichel.com

Arranged by



Morton Michel

Tel: 0845 2570900 Fax: 0845 2570547/0548 www.mortonmichel.com

Morton Michel Alhambra House 9 St Michaels Road Croydon CR9 3DD