

# NurseryCare

Insurance for Day Nurseries

Summary and Guide



Arranged by

**MM**

MortonMichel

[www.mortonmichel.com](http://www.mortonmichel.com)



## NurseryCare

NurseryCare has been designed specially to meet the needs of day nurseries and children's centres. Since its inception in 1993, it has protected the assets and interests of many thousands of day nurseries and is now used by almost 3,000 nurseries nationwide.

## Making the right choice

Morton Michel is the leading childcare insurance specialist, providing policies for the full range of childcare professionals, from individual childminders to chains of day nurseries. We pride ourselves on our speed and efficiency in processing policies and a rapid response to claims. We believe our service is second to none. Together with Sterling Insurance Company Ltd, we have designed and written this specialist NurseryCare policy to match your nursery's needs, providing the right level of cover at a competitive cost.

## No Claims Discount scheme

The NurseryCare policy includes a No Claims Discount scheme. If you are claims free for a year, you will earn a 5% deduction from your renewal premium; this increases by 5% for each year you remain claims free up to a maximum of 15% for three or more claims free years. This Discount is unique to NurseryCare.

## Value for Money

The NurseryCare package automatically covers all the essentials at a very competitive cost.

- Public, Products and Employers Liability
- Nursery Contents and Contents in Transit
- Loss of Revenue
- Professional Indemnity
- Unspecified All Risks
- Computer Breakdown
- Money
- Legal Expenses
- Personal Accident, Personal Effects, Personal Money
- Loss of Registration
- Refrigerated and Frozen Foods
- Glass
- Yellowtag (a lost keys retrieval service)

Buildings and Terrorism can be added as optional extras.

## Easy to understand documentation

This Summary and Guide is a clearly written, detailed summary of the main covers, extensions and exclusions of the NurseryCare policy, so that you know what you will be covered for before you purchase your insurance. A full policy wording is available on request or you can contact our experienced nursery scheme underwriters on 0845 257 0119 to discuss your insurance requirements further.

A full policy booklet, schedule and Employers' Liability certificate will be issued when you take out the cover.



## Plus... The Morton Michel ChildCare Club

When you take out NurseryCare insurance you will receive automatic free membership to the ChildCare Club offering you:

- *ChildCarer*, a free monthly childcare eNewsletter, written by a leading childcare journalist
- discounts on EYFS training CDs, childcare magazines and other childcare products
- a monthly prize draw
- a quarterly digital magazine, *Creative Minds*, packed with inspirational activity ideas for children.



## Visit

[www.mortonmichel.com/childcareclub](http://www.mortonmichel.com/childcareclub)

for further information on these exciting benefits.



# Policy Summary

The NurseryCare policy is underwritten by Sterling Insurance Company Limited (except where otherwise stated).

This document summarises the cover provided by the NurseryCare policy and should be read carefully before you complete the proposal form. The Policy Summary does not contain the full terms and conditions, which can be found in the policy document. A full policy document is available free of charge from Morton Michel.

## Public and Products Liability

### Limit of Indemnity £3,000,000 (higher limits available on request)

Legal liability for accidental bodily injury to the children or public or damage to their property caused by

- negligence by you or your employees
- defects in the premises, equipment or any goods sold or supplied.

### Automatically Included

- legal costs incurred in the defence of criminal proceedings in respect of a breach of the Consumer Protection Act, 1987, the Food Safety Act 1990 or the Health and Safety at Work etc Act, 1974 – limit £10,000 in any one period of insurance
- compensation for attending court at the request of Sterling – £250 per day for any director, partner or employee
- legal defence costs and expenses incurred with the written consent of Sterling – in addition to the limit of indemnity
- accidental damage to leased, hired or rented premises for which you are legally liable
- organised and supervised nursery outings and trips away for a maximum of 3 days (extensions can be arranged)
- fund raising events of a non-sporting nature involving nursery officials, child members and their families. Other events and circumstances should be advised to Morton Michel for consideration
- food poisoning
- incorrectly administered first aid treatment

- administration of drugs and medicines in accordance with policy conditions
- administration/provision of oxygen, gastro feeding, naso-gastric tube feeding, cleaning and changing of feeding and tracheostomy/tracheotomy tubes and emptying/changing stoma bags in accordance with policy conditions
- vicarious liability for the actions of employees without your knowledge or consent (e.g. abuse)
- children with special needs
- bouncy castles used by the group for the children attending the group (or other children in their family) in accordance with policy conditions
- use of trampolines in accordance with policy conditions
- legal costs and expenses incurred in defending a charge brought under The Corporate Manslaughter and Corporate Homicide Act 2007
- contingent motor liability – provides cover for the nursery if a motor accident occurs in connection with nursery business, for which the nursery is legally responsible and the car owner does not have the necessary cover in place. This does not replace or include ordinary motor insurance and it does not cover the motor vehicle or its contents. The nursery must take all reasonable precautions to ensure that any vehicle used has the appropriate motor insurance.  
(Morton Michel offers motor insurance schemes designed specifically to support childcare activities. To find out more details about this specialist cover for private cars, people carriers and mini buses, call 0800 975 4898.)

## Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

## Main Exclusions

- provision of advice or breach of professional duty
- sale or supply of medicines, drugs, syringes, dressings or medical supplies or equipment of any kind whatsoever
- property belonging to the nursery, or in its care, custody or control (but see Nursery Contents section)
- personal property of staff and children attending the nursery (but see Nursery Officials' Personal Effects and Nursery Children's Personal Effects sections)
- use of aerial runways, scrambling nets, tree walks and other structures which have been constructed or partially constructed from materials not originally intended for play or recreational use, eg: telegraph poles, tyres and drainage pipes (please refer to Morton Michel if in any doubt)
- fines, penalties or liquidated, punitive or exemplary damages
- liability arising out of asbestos or its derivatives
- terrorism, war and similar risks
- treatment (other than first aid treatment, the administration of drugs/medicines in accordance with policy conditions and the administration/provision of oxygen, gastro feeding, naso-gastric tube feeding, cleaning and changing of feeding and tracheostomy/tracheotomy tubes and emptying/changing stoma bags in accordance with policy conditions)
- inflatable play equipment other than bouncy castles used by the nursery for the children attending the nursery (or other children in their family)
- activities not advised to and agreed in writing by Morton Michel.

## Professional Indemnity Extension

### Limit of Indemnity £100,000 (higher limits available on request)

Covers your legal liability if you, or an employee, unintentionally

- make a mistake
- fail to do something that should have been done
- commit slander or libel

## Employers' Liability

### Limit of Indemnity £10,000,000 any one cause (£5,000,000 if arising out of terrorism)

Complies with current United Kingdom legislation relating to compulsory insurance for legal liability for damages arising from injury to employees in connection with their employment.

### Automatically Included

- legal costs incurred in the defence of criminal proceedings in respect of a breach of the Health and Safety at Work etc Act 1974 – limit £10,000 in any one period of insurance
- compensation for attending court at the request of Sterling – £250 per day for any director, partner or employee
- legal defence costs and expenses incurred with the written consent of Sterling Insurance Company
- legal costs and expenses incurred in defending a charge brought under The Corporate Manslaughter and Corporate Homicide Act 2007.

## Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

## Nursery Contents

Contents belonging to you or for which you are responsible are covered against fire, lightning, explosion, aircraft, theft involving forcible and violent entry or exit, robbery, riot or civil commotion, malicious damage, earthquake, impact by vehicles, storm, flood, sudden escape of water or oil, falling trees or branches and any accidental damage.

### Automatically Included

(subject to adequacy of sum insured)

- computer system records up to 5% of the sum insured
- consulting engineers' and legal fees
- debris removal
- reinstatement of landscaped gardens and grounds following damage by the fire brigade up to £1,000
- groundsman's machines in the gardens up to £1,000
- damage to the premises caused by theft involving forcible and violent entry
- public authorities costs
- capital additions up to 10%
- accidental damage to sanitary ware, underground pipes or cables up to £1,000
- signs (other than glass) up to £1,000
- cost of refilling fire extinguishers if discharged because of a fire
- loss of metered water up to £5,000
- external fixed CCTV equipment and security lighting up to £1,000
- other fixed property in the open, including fixed play equipment, (other than for storm or flood) up to £5,000
- replacement of locks and keys following theft of keys up to £2,500
- cost of locating the source of a water or oil leak, up to £2,500

- the structure of any timber or metal sheds at the premises that are used for storage up to
  - £1,500 in total for timber sheds
  - £2,500 in total for metal sheds
  - maximum £2,500 in total overall
- the contents of any timber or metal sheds at the premises up to
  - £1,500 in total in timber sheds
  - £2,500 in total in metal sheds
  - maximum £2,500 in total overall.

### Main Exclusions

- the first £100 of each claim other than as stated below
- the first £250 of each claim in respect of accidental damage to sanitary ware, underground pipes or cables
- damage caused by other authorised users of the premises
- property not locked in a room, hall, cupboard or shed at the end of every group session
- terrorism, war and similar risks.

## All Risks

### Sum Insured £1,000

Covers unspecified items of nursery equipment against accidental loss or damage occurring anywhere in the UK.

(NB Cover for specified items is available, subject to full details.)

### Main Exclusions

- the first £100 of each claim
- wear and tear
- theft from unattended vehicles
- storm or flood unless the property is contained in an enclosed vehicle or in a building
- electrical or mechanical breakdown
- breakage of brittle articles (unless part of photographic equipment)
- terrorism, war and similar risks.



## Computer Breakdown

### Limit £10,000

Covers breakdown or derangement of computing and ancillary equipment and resultant loss of information stored on integral fixed disks.

Also covers loss of information stored on computer records caused by breakdown or derangement, Limit £5,000.

Also covers necessary additional expenditure as a result of interruption or interference to the computer operations of the nursery as a result of the breakdown or derangement of the computing and ancillary equipment, Limit £5,000.

### Automatically Included

- additional rental charges for computing equipment up to £1,000
- consulting engineers' fees for investigations and tests into possible repair up to £1,000
- debris removal costs up to £1,000
- expediting costs up to £1,000
- modification costs up to £1,000.

### Main Exclusions

- the first £100 of each claim
- wear and tear, deterioration due to atmospheric or climatic conditions, rust or corrosion
- loss, destruction or damage recoverable under any guarantee, maintenance, rental, hire or lease agreement
- additional expenditure incurred during the first 48 hours following breakdown or derangement if a maintenance, rental, hire or lease agreement is not in force on the item of computer equipment concerned



- breakdown or derangement of computing equipment occurring whilst being used by children
- lost or damaged data caused by hacking or computer virus
- breakdown or derangement of any item of computing equipment that is not the subject of a guarantee, maintenance, rental, hire or lease agreement which provides a minimum service of either on-call remedial or corrective maintenance at inclusive cost.

## Nursery Money

Covers crossed cheques, crossed postal or money orders, bankers' drafts, VAT purchase invoices, credit card, cheque card and debit card sales vouchers, up to £100,000. Also covers loss of money, other than as described above, whilst:

- in transit or in bank night safe – up to £2,000
- on the premises during business hours – up to £2,000
- on the premises outside business hours in an approved locked safe – up to £1,000
- on the premises outside business hours, not in locked safe – up to £250
- in the home of any authorised nursery official – up to £500.

### Main Exclusions

- loss from any unattended vehicle
- fraud or dishonesty of any nursery official unless discovered within seven working days
- shortages due to error or omission
- dishonoured cheques or use of counterfeit money.

## Personal Assault Extension

Nursery officials aged between 16 and 70 years are automatically provided with the following compensation if they sustain bodily injury or death following an assault whilst handling money in connection with your business.

- death, loss of limbs or eyes, permanent total disablement £20,000
- temporary total disablement (up to 104 weeks) £100 per week

### Main Exclusions

- the influence of drugs or liquor
- pregnancy, childbirth or any communicable disease.

## Nursery Officials' Personal Money

### Limit £100 any one nursery official

Covers loss of nursery officials' personal money occurring at the premises during business hours.

### Main Exclusions

- fraud or dishonesty of any nursery official
- dishonoured cheques or use of counterfeit money
- any amount recoverable under any other policy of insurance.

## Nursery Officials' Personal Effects

### Limit £1,000 any one nursery official

Covers the personal clothing and effects of any nursery official against loss or damage occurring on the premises during any nursery session.

### Main Exclusions

- the first £50 of each claim
- property more specifically insured
- wear, tear or depreciation or diminution in value
- any process involving cleaning, repairing, altering or maintenance of property.

## Nursery Children's Personal Effects

### Limit £250 any one child

Covers the personal clothing and effects of any child attending the nursery against loss or damage occurring on the premises during any nursery session.

### Main Exclusions

- the first £25 of each claim
- property more specifically insured
- wear, tear or depreciation or diminution in value
- any process involving cleaning, repairing, altering or maintenance of property.

## Personal Accident for Children at the Nursery

Compensation payable for accidental bodily injury suffered by any child whilst engaged in organised and supervised nursery activities.

### Compensation Amounts

Death £5,000

Loss of limbs, sight or permanent total disablement £20,000

### Main Exclusions

Any injury or death caused by

- the influence of drugs or liquor
- pregnancy, childbirth or any communicable disease
- hazardous sports and pastimes
- terrorism, war and similar risks.

## Personal Accident for Nursery Officials

Compensation payable for accidental bodily injury suffered by any nursery official whilst engaged in organised and supervised nursery activities.

### Compensation Amounts

Death, loss of limbs or sight or permanent total disablement £20,000

Temporary total disablement (up to 104 weeks) £100 per week

Medical expenses £250

### Main Exclusions

Any injury or death caused by

- the influence of drugs or liquor
- pregnancy, childbirth or any communicable disease
- hazardous sports and pastimes
- terrorism, war and similar risks.

## Loss of Revenue

Provides protection against financial loss during the period taken for the business to return to normal following loss or damage by any of the events covered under the Nursery Contents section. Reasonable costs incurred to maintain the business following loss or damage are included. The sum to be insured should be based on your estimate of the gross revenue to be earned in the next twelve months (or any longer period that you choose) with allowances for anticipated growth and inflationary factors.

### Automatically Included

- unrecoverable outstanding debit balances
- prevention of access due to damage to nearby premises
- loss caused by damage at land based premises of public utilities or telecommunications undertakings
- accidental failure of electricity, gas or water supplies at the terminal ends of the public supply undertaking's feed to the premises (unless such failure is for a period of less than sixty minutes)
- compulsory closure due to
  - the occurrence at the premises of murder or suicide, limit £25,000
  - the occurrence at the premises of an outbreak of a human infectious or contagious disease, limit £25,000
  - the occurrence at the premises of food poisoning, limit £25,000
  - defective sanitation, vermin or pests at the premises, limit £25,000
  - outbreak of a notifiable human infectious or contagious disease within 25 miles of the premises, limit £25,000

### Main Exclusion

- terrorism, war and similar risks.



## Contents in Transit

### Limit £1,000 (more if required) any one vehicle

Covers nursery property in transit in any vehicle that you own or operate.

#### Main Exclusions

- the first £50 of each claim
- theft from any unattended vehicle
- breakage of brittle articles unless caused by fire, theft or collision
- livestock, jewellery, works of art, watches and similar high-value items, tobacco, cigarettes and audio/visual equipment.

## Deterioration of Refrigerated/Frozen Food

### Sum Insured £2,500 (more if required)

Loss by deterioration of stock in any freezer or refrigerated cabinet following breakdown or accidental damage, or failure of public electricity supply.

#### Main Exclusions

- the first £25 of each claim
- equipment more than ten years old.

## Loss of Registration Certificate

### Limit £100,000 (more if required)

Protects you against depreciation in value of your interest in the premises or business following forfeiture or refusal to renew your registration certificate.

#### Main Exclusions

- refusal to renew due to town and country planning requirements, or alteration in the law
- failure to comply with directions or requirements of the registering authority
- bankruptcy, insolvency, misconduct, neglect or omission.

## Glass

Covers breakage of plain plate, sheet, wired, laminated or toughened glass and fixed mirrors or fixed glass in showcases, counters and display cabinets.

#### Automatically Included

- costs of temporary boarding up and necessary repair of frames
- replacement of alarm foil following glass breakage – up to £500
- neon and illuminated signs.

#### Main Exclusions

- the first £50 of each claim
- glass which was broken or cracked before the insurance commenced
- breakage during installation or removal or during alteration or repairs to the premises
- armoured, bent or other special glass or lettering or designs on glass.

## Legal Expenses

### Limit £100,000 any one event

Cover, which is provided by DAS Legal Expenses Insurance Company Limited (DAS), will pay your legal costs including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees.

### Automatically Included

- employment disputes and compensation awards that might arise with your nursery employees (such as unfair dismissal)
- legal defence in the event of a criminal prosecution arising from your business activity (such as alleged child abuse of the children attending your nursery)
- a legal representative to support you if you are asked to go to the police station for a matter relating to your business
- taxation disputes with HM Revenue and Customs
- contract disputes of over £250, if a parent breaks with your contract terms
- recovery of a debt of over £250, if a parent fails to pay for your services
- legal action to obtain compensation or an injunction following damage to, or trespass on, your property
- legal action to obtain compensation for death or bodily injury
- loss of registration.

### Main Exclusions

- costs and expenses incurred before the written acceptance of a claim by DAS
- any civil claim which does not offer a reasonable prospect of success.

## DAS Helplines

Professional and practical advice, provided by DAS, is available 24 hours a day, 365 days a year for issues relating to tax, legal matters, health/medical information and domestic emergencies as well as a counselling service.

### Advice is given on:

- **Tax:** including VAT, self-assessment income tax and Inland Revenue audits.
- **Legal matters:** including employment and contract disputes.
- **Health and medical information:** including food allergies, medication, childhood illnesses, vaccinations, nutrition and exercise.

### Help is provided through:

- **Emergency repair support:** giving access to approved contractors for plumbing, electrical, gas and roofing repairs (you will be responsible for the cost of the repair).
- **Confidential counselling:** a valuable support service to help you through those difficult times whether because of stress, anxiety, depression, relationships, bereavement or health related. It includes onwards referral to relevant voluntary and/or professional services, where appropriate.

## Solaglas Helpline

**A fast and efficient glass and frame replacement service:** arranged by Solaglas Replacement Glazing, Ashbourne House, Fishponds Road, Bristol, BS5 6SH. Operates 24 hours a day, 365 days a year, utilising their fleet of radio controlled mobile glaziers. If the glass breakage or frame damage is insured by your policy, Sterling will be debited direct by Solaglas. You pay only the policy deductible and VAT where appropriate.

## Yellowtag KeyGuard

You will automatically receive a Yellowtag pack with your policy.

This is a unique and confidential tagging system that will identify your nursery keys if they are lost and found. Yellowtag will immediately notify you via mobile phone, SMS text and e-mail.

## Buildings (Optional)

Buildings, outbuildings and associated structures can be covered against fire, lightning, explosion, aircraft, theft involving forcible and violent entry or exit, riot or civil commotion, malicious damage, earthquake, impact by vehicle, storm, flood, sudden escape of water or oil, falling trees or branches and any accidental damage.

### Automatically Included

(subject to adequacy of sum insured)

- architects' and surveyors' fees
- debris removal
- public authorities costs
- accidental damage to sanitary ware, underground pipes or cables
- capital additions up to 10%
- cost of locating the source of a water or oil leak, up to £2,500.

### Main Exclusions

- the first £100 of each claim other than as stated below
- the first £250 of each claim for sanitary ware, underground pipes or cables
- breakage of glass
- subsidence, ground heave or landslip (unless specifically requested and agreed)
- terrorism, war and similar risks.

## Terrorism (Optional)

If you require cover against acts of terrorism, we are able to offer insurance that will

- cover most causes of terrorism damage including biological, chemical or radioactive contamination
- apply to all property insured under your NurseryCare policy, up to the full value of the sums insured that you have selected
- include cover against loss of revenue and book debts, up to the sum insured under your NurseryCare policy.

## Important

To obtain the full benefit from your insurance it is important that the sums insured are adequate at all times. If they are inadequate then in the event of a claim the amount payable will be reduced in proportion to the degree of underinsurance. It makes sense to review the sums insured regularly, particularly if you have refurbished your premises or purchased new equipment. Seek professional advice to ensure that the sums insured are correct.

## More Information

If you have any queries regarding insurance for your nursery, please contact Liam Hurrell or Genevieve Lowings on

**0845 257 0119 or email**  
**[nurserycare@mortonmichel.com](mailto:nurserycare@mortonmichel.com)**

# More From Morton Michel

## Motor Insurance

If you carry children in your car, you must make sure that you have adequate motor insurance cover in place. Some insurers will charge an additional premium for this. Morton Michel's motor policy automatically allows you to use your car in connection with your childcare business at no extra cost. We believe that it is the only motor policy to specifically state on your certificate of insurance that you are covered for: "social, domestic, pleasure and business use in connection with childcare activities".

Morton Michel can also provide you with competitively priced minibus and MPV insurance for your holiday play scheme, which includes Full Business Use. This policy (called "KiddieBus") has a wide range of standard and optional features and has been designed to ensure that you get the cover that you feel is right for you.

For details of our competitively priced motor cover, please call freephone:

**0800 975 4898 or email  
motor@mortonmichel.com**

## Morton Michel – The Childcare Insurance Specialist

Founded in 1964, Morton Michel is a recognised leader in childcare insurance. It has unrivalled expertise in this field, which it applies to the development of its insurance products.

Morton Michel arranges cover for around 10,000 nurseries and pre-schools, 20,000 childminders and nannies, 6,000 out of school clubs and numerous other social and voluntary groups connected with childcare.

Morton Michel is dedicated to providing top quality service to all its clients. The company will discuss any aspect of the *NurseryCare* policy and provide prompt settlement of smaller claims on a direct basis.

## Sterling Insurance Company

Sterling Insurance Company offers an extensive range of commercial and personal insurances. Established over fifty years ago, Sterling is particularly renowned for its specialist policies, such as *NurseryCare*, which meet the needs of specific businesses or services.

The company has worked closely with Morton Michel for over forty years and continues to do so today. Together, their extensive experience of the childcare industry enables them to develop policies that match the specific risks involved.

This results in comprehensive cover at competitive premiums. Sterling prides itself on its efficient use of the latest technology in the administration of its policies and in the swift settlement of claims.

# Frequently Asked Questions

## **What is Public Liability insurance and why is it so important?**

Public Liability insurance covers you if someone in your care, or a member of the public, suffers an injury that is held by law to be your fault. Typical examples would be a visitor who slips on a wet floor, which had not been properly cleaned or a child who traps his fingers in a door. Such incidents can lead to claims being made against nurseries and you need Public Liability insurance to protect your interests against such lawsuits.

## **What is Employers' Liability insurance?**

If you employ anyone you are required by law to take out Employers' Liability cover. It is similar to Public Liability insurance, but relates specifically to employees. Recent examples have included an employee injured when a cupboard fell off the wall; and an employee injured following a fall from a ladder.

## **What is the difference between Liability and Personal Accident insurance?**

Liability insurance covers you for damages and costs that may be awarded against you in a Court of Law, when you have been found to be at fault. The Personal Accident section provides an agreed amount of compensation in the event of an injury, such as loss of a limb or an eye, suffered by a group official or group child in an accident, irrespective of who may have been at fault. A full list of injuries for which compensation would be payable is stated on page 9 of this summary.

## **What is the difference between Public Liability and Professional Indemnity?**

Public Liability insurance provides cover for accidental bodily injury or physical damage to property of a third party, in the event of an incident occurring for which you are at fault. Professional Indemnity insurance is concerned with errors or omissions you or your staff may inadvertently make in the course of your duties. For instance, you may unintentionally release confidential information about a child in your care. The Professional Indemnity cover available will also extend to cover libel and/or slander.

## **What are tenant's improvements?**

You may not own the premises you are in but nevertheless be responsible for insuring some aspects of the building. If, for instance, you have installed a fitted kitchen or partition walls or children's lavatories, then it is possible that you, rather than the landlord, will need to insure these. You should check with your landlord and the terms of your lease. If you are responsible, cover can be arranged under the policy.

## **Does the policy cover us if we are charged under the Corporate Manslaughter Act 2008?**

Yes.

## **What activities are included?**

Only those activities included on the proposal form and agreed in writing by Morton Michel.

## **Are we covered for using a bouncy castle?**

Your legal liability is covered in respect of bouncy castles used by you for the children attending your nursery (or other children in their family), providing you adhere to the conditions stated in the policy. You are not covered for any damage you do to the bouncy castle or if you hire out the bouncy castle to anyone else. You are not automatically covered if the bouncy castle is to be used at a fete or "fun day" open to the public; in such circumstances, you should contact Morton Michel for a quotation. (Please note that the policy defines a bouncy castle as: "play equipment with a horizontal, inflatable base and inflatable sides designed and intended solely for children to bounce in or on and for no other recreational activity". An inflatable slide, for example, would NOT be covered.)

## **Do we have to register under the Childcare Act 2006 to take out the policy?**

If your nursery is required to be registered under the terms of the Act, then you must obtain registration and adhere to its terms in order for the insurance to be valid. If your group is exempt from the Act, then you do not require registration to obtain the insurance cover. Please contact Ofsted or your registering authority to find out if you need to be registered.

### **Are voluntary workers covered under Public Liability or Employers' Liability?**

Regular voluntary workers are regarded as employees for the purposes of the Public Liability and Employers' Liability insurances. Your legal liability for bodily injury to regular voluntary helpers is covered under the Employers' Liability Section.

### **Can we take on young people to help at the premises for work experience?**

Yes, provided that they are on a Government or otherwise authorised work experience, training, study, exchange or similar scheme. They must always work under the supervision of experienced nursery officials and be of an appropriate age for the duties being performed. If in any doubt, please contact Morton Michel. If you are asked to sign a document from an authority concerning young people doing work experience, please let Morton Michel see this document.

### **Are we covered for giving medication?**

The administration of non-prescribed drugs or medicines, prescribed oral medication or asthma inhalers, and the administration of other medication is covered strictly in accordance with conditions stated in the policy. (See also the FAQ relating to children with special needs)

### **Does the policy cover children with special needs?**

Yes, the NurseryCare policy covers your legal liability to any child with special needs in your care arising out of the activities of your nursery and in respect of any injuries they may sustain as a result of defects at your premises, for which you are held to be responsible. It also covers your legal liability for the administration/provision of oxygen, gastro feeding, naso-gastric tube feeding, cleaning and changing of feeding tubes and emptying/changing stoma bags, strictly in accordance with conditions stated in the policy. You must ensure that you are complying with all Ofsted or your registering authority requirements and that appropriate supervision ratios apply.

### **Are we covered for going on outings?**

As long as you comply with all relevant requirements of Ofsted or your registering authority regarding outings away from the normal premises, then you will be covered by the policy for organised and supervised outings within the UK for up to three consecutive days. For longer periods, please contact Morton Michel for a quotation. If you are taking children by car or minibus, you must ensure that the necessary motor insurance is in place.

### **What age of children does the policy cover?**

It covers you for children of pre-school age, in accordance with your registration.

### **Does the policy cover older children?**

The policy can be extended to cover school-age children for an additional premium. Please refer to Morton Michel with full details for a quotation.

### **Does the policy cover out of school clubs and holiday play schemes?**

No, but it can be extended specifically to cover these types of activities for an additional premium. Please refer to Morton Michel with full details for a quotation.

### **Are the children of staff members who join in the activities covered by the policy?**

Yes, automatically (provided they are within the age range permitted by Ofsted or other registering authority). However, please note that children being cared for by childminders who are helping out will not be covered, as these children should be covered by the childminders' own insurance.

### **Are carpets and flooring covered by the policy?**

Carpets are included in the Nursery Contents section and are covered, subject to the adequacy of the sum insured, (similarly curtains and other furnishings would be included). Flooring, including wood panelling, would be regarded as a fixture and would not be covered under the Nursery Contents section. If you own the buildings, then flooring and the like should be insured under the optional Buildings section; if you do not own the buildings but are responsible for the flooring etc as tenant, then cover can be arranged for this under "tenant's improvements". Please contact Morton Michel with details.

### **Does the Nursery Contents section cover sheds and contents of shed?**

Yes, within certain limits, providing it is either a timber or metal shed. Please refer to the Nursery Contents section for details of the cover. If the limits are insufficient for your needs or if you have a shed that is not timber or metal, please ring Morton Michel.

# Guide to Security

The following are recommended security devices for use in specific areas of your building. Your local Crime Prevention Officer or locksmith (preferably one who is a member of the Master Locksmiths Association - see "yellow pages" or [www.locksmiths.co.uk](http://www.locksmiths.co.uk)) will be able to advise you on suitable locks and other devices, where special fittings are required.

## Final exit door

The final exit door should be protected by at least one of the following:



**Mortice Deadlock** - a mortice deadlock that conforms to BS3621 or a lock of higher quality, morticed into the door. Must have a minimum of 5 levers.



**Cylinder Rim Deadlock** - these are surface mounted locks and are useful if a door is not thick enough to take a mortice deadlock. If you opt for this type of lock, it needs to be one that is of high quality.



**Close Shackle Padlock** - a padlock with a limited space around the shackle, in order to prevent the use of a crowbar or similar tool. Must have a minimum of 5 levers and be fitted on a coach-bolted locking bar.

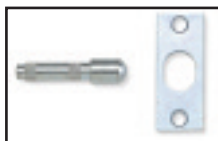
## Fire exit doors

Fire exit doors should be as designated and approved by the Fire Safety Inspecting Officer.

They should be fitted with a push/panic bar and hinge bolts.



**Push/Panic Bar** - this should be fitted at a suitable height for easy operation.

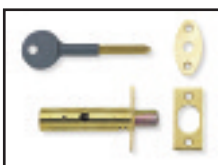


**Hinge Bolts** - these should be fitted top and bottom on the hinge side of the door.

## Other external doors

These may be protected by the same types of locks that are described for the final exit door. The following are acceptable alternatives:

With French windows or two leaf doors, these bolts should be fitted top and bottom of each leaf and used in conjunction with any centre lock already fitted.

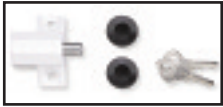


**Mortice Security Bolts** - two key-operated mortice security bolts with removable keys, sited near the top and bottom of the door.



**Key-Operated Surface Mounted Bolts** - two key-operated surface mounted bolts with removable keys, sited near the top and bottom of the door.

## Patio doors



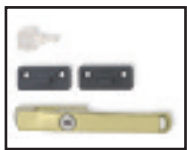
**Patio Door Locks** - locks that are especially designed for patio doors to secure the door at the top and bottom. A stop must be fitted to prevent the doors from being lifted out of their frame.

## Accessible windows

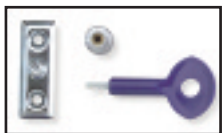
All opening windows (including skylights and fanlights) that are accessible (including those that can be reached from flat roofs) should be protected by an appropriate key-operated lock or key-operated security bolt with removable key. A number of different key-operated locks are available to suit most windows, including sash, fanlight, louvre, wood and metal casements.



**Sash Windows** - can be protected by the type of security bolt illustrated.



**Casement Windows** - can be protected by the type of key-operated locks illustrated. There are locks for both wooden and metal casement windows available.



**Fanlights** - can be protected by the type of security bolt illustrated.



**Louvres** - the slats should be glued in their frame with epoxy resin and a louvre lock fitted.

## Useful Information

The following websites will give you full details of a wide range of security devices that are available:

- Chubb Locks - [www.chubblocks.co.uk](http://www.chubblocks.co.uk)
- ERA Products - [www.era-security.com](http://www.era-security.com)
- Ingersoll Security - [www.ingersolllocks.co.uk](http://www.ingersolllocks.co.uk)
- Union - [www.uniononline.co.uk](http://www.uniononline.co.uk)
- Yale - [www.yalelock.com](http://www.yalelock.com)
- Banham - [www.banham.com](http://www.banham.com)

# Customer Service Information

## 1. Sterling Insurance Company Limited

Sterling Insurance Company Limited is a private company limited by shares, registered in England and Wales number 498605. It underwrites general insurance business. It is authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services.

FSA Register number is 202012. You can check this on the FSA's Register by visiting the FSA's website

[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Sterling Insurance Company Limited is a member of Sterling Insurance Group Limited.

### Registered Office:

Ambassador House  
Paradise Road  
Richmond upon Thames  
Surrey TW9 1SQ

### Branch Office:

50 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JX

## 2. Disability Discrimination Act 1995

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a textphone facility, audio tapes, large print documentation and braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

## 3. Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

## 4. Premiums

Premiums are payable annually to Morton Michel. Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

## 5. Promise of satisfaction and service

We are confident that your NurseryCare policy will bring you complete satisfaction. We undertake to refund the premium in full if you are not satisfied with the cover provided by your policy if it is returned within 14 days of issue, but if there has been an incident which has resulted or could

result in a claim you must reimburse the Company for any amounts we have paid or may be required to pay, in respect of that incident.

## 6. Duration of contract

The first period of insurance under your NurseryCare policy will be 12 months unless otherwise requested by you and agreed by the Company.

## 7. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS, telephone number 0207 892 7300.

## 8. Notification of a claim

If you have a claim, or are aware of an incident that could result in a claim, please contact Morton Michel on 0845 257 0900 or Sterling Insurance Company Limited on 0845 271 1300.

## 9. Enquiries or complaints

If you have an **enquiry** or **complaint** regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy

or an **enquiry** concerning a claim that you may have made; you should contact Morton Michel at Alhambra House, 9 St Michaels Road, Croydon CR9 3DD; telephone number 0845 257 0900.

If you have a **complaint** concerning a claim you have made you should contact Sterling Insurance Company Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX; telephone number 0845 271 1300.

(A copy of Sterling's **complaints** handling procedure is available on request by writing to the Customer Services Manager, Sterling Insurance Company Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or by telephoning 0845 271 1300).

If your complaint relates to the Legal Expenses Cover, please write to The Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH or telephone 0117 934 0066 or email [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk).

Details of the DAS internal complaint-handling procedures are available on request.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

If you are not satisfied with the way in which your complaint has been handled, you may have the right to refer it to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR; telephone number 0845 080 1800.

Please note that the Financial Ombudsman Service will normally only consider a complaint once we have issued a final decision letter. Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standards Department or Citizen's Advice Bureau.

Following this procedure will not affect your legal rights.



#### **10. Information about DAS Legal Expenses Insurance Company Limited**

DAS Legal Expenses Insurance Company Limited is a private company limited by shares incorporated in England and Wales under registered number 103274. It underwrites legal expenses business. Its head and registered office is DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. It is authorised and regulated by the Financial Services Authority and appears on the Financial Services Authority's register under number 202106. You can check this on the FSA's Register by visiting the FSA's Website.

#### **11. Morton Michel**

Morton Michel is authorised and regulated by the Financial Services Authority (FSA). FSA Register number is 308590. You can check this on the FSA's Register by visiting the FSA's Website.

[www.mortonmichel.com](http://www.mortonmichel.com)

Arranged by



**MortonMichel**

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