

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. 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.

11. Morton Michel

Morton Michel is authorised and regulated by the Financial Services Authority (FSA). Our FSA Register number is 308590.

ChildMinder

Insurance for Registered Childminders

Summary, Guide and Proposal



www.mortonmichel.com

Arranged by

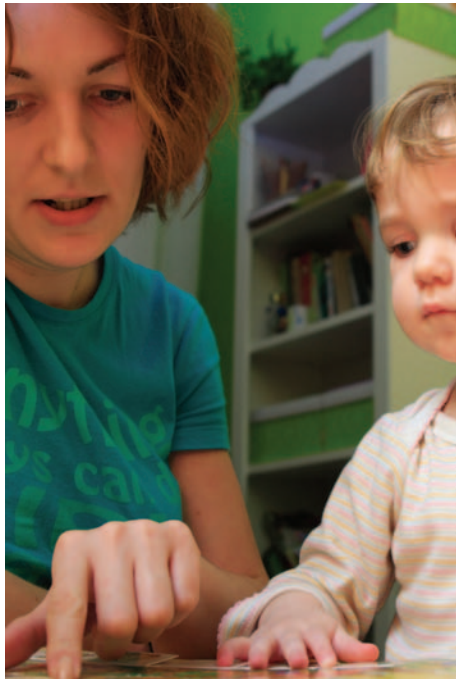
MM
MortonMichel

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

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

Arranged by

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ChildMinder gives you the insurance you need as a registered childminder, at an affordable price. It is provided by leading childcare insurance specialist, Morton Michel, which means you can be sure you have the right cover, with no hidden extra costs. And because insurance is our business, we have the professional insurance expertise to give you true peace of mind.

Making the right choice

With ChildMinder insurance you know you have the right level of cover supplied by a truly dependable insurance provider. It is well known and respected by Ofsted and other registering authorities.

We at Morton Michel, together with Sterling Insurance Company Limited, have been insuring childminders for longer than any other insurer. Because of our professional approach, we believe our service is the best. We pride ourselves on our speed and efficiency with same day turnaround for processing most policies and a rapid response to claims. We supply you with this clear, easy-to-read policy summary of your insurance so you know what you are covered for before you purchase your insurance and then we supply you with full policy documentation when you take out your cover.

Value for money

For just £40, your ChildMinder policy will cover you for:

- Public liability
- Employers' liability
- Damage to or loss of third party property
- Legal expenses
- Helplines for tax, legal matters, household repair support, medical advice and counselling.

More details of the cover can be found on pages 4, 5 and 6, which give a summary of the policy.

Plus...

In addition, when you take out ChildMinder insurance you will receive automatic free membership to the **ChildCare Club** offering you:

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

Visit www.mortonmichel.com/childcareclub for further information.



Plus...

You will also be entitled to substantial discounts on other Morton Michel products like the **ChildMinder Organiser, Organiser refill packs and Fire Blanket**. These are designed to help you to manage your business as a childminder and comply with the requirements of your registration.

The ChildMinder Organiser comprises a carry case and two ring binders which have been specially designed to hold packs of our forms. These packs include contracts, child records, attendance records, accounts, accident/incident records, policies & procedures and medication treatment records. For more details see pages 10, 11 and 12.



You can purchase your **ChildMinder insurance, Organiser products and the Fire Blanket** by completing the proposal and order form contained in this leaflet or you can purchase them direct from our website at www.mortonmichel.com.

The **Organiser products and Fire Blanket** can also be purchased over the telephone by calling: **0845 2570117**.

The ChildMinder policy is underwritten by Sterling Insurance Company Limited (except where otherwise stated). This document summarises the cover provided by the ChildMinder 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 Liability Insurance

Limit of Indemnity £5,000,000

If, as a registered childminder, you are held legally responsible for an injury (including death) to a child or third party, or for damage to a third party's property then you will be required to pay damages. Public Liability insurance covers these damages up to the limit of indemnity.

Automatically Included

- associated legal defence costs and expenses incurred with our written consent – in addition to the limit of indemnity
- cover for your registered assistant or approved helper, as stated on your registration certificate
- cover for the actions of any employee whilst under your direct control and supervision
- attendance at exhibitions, crèches, meetings and outings run for and on behalf of registered childminders
- providing babysitting services in accordance with policy conditions
- food poisoning
- incorrectly administered first aid treatment
- administration of medicines and drugs 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
- children with special needs
- use of trampolines, climbing frames, bouncy castles and garden swimming pools in accordance with policy conditions

- contingency motor liability – this does not replace or include ordinary motor insurance and it does not cover the motor vehicle or its contents. It does provide cover if you use someone else's vehicle (with their permission) on childminding business and motor accident occurs for which you are legally responsible, but the vehicle owner does not have the necessary business cover in place. However, you must take all reasonable precautions to ensure that any vehicle used has the appropriate motor insurance.

Territorial Limits

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

Main Exclusions

- liability for accidental bodily injury to any minded child not in your direct and immediate personal care, custody or control (except in an emergency)
- property belonging to you or your family or in your custody or control
- liability arising out of asbestos or its derivatives
- terrorism, war and similar risks
- fines, penalties or liquidated, punitive or exemplary damages
- 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).



Employers' Liability Insurance

Limit of Indemnity £10,000,000 (£5,000,000 if arising out of terrorism.)

If you are an employer, you are required by law to have Employers' Liability insurance. This covers you in case an employee suffers an accident at work for which you are held legally responsible. Employees include paid or unpaid supervisors, students, work experience students, trainees and volunteers.

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
- legal defence costs and expenses incurred with the written consent of Sterling.

Territorial Limits

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



Property

Limit £1,000 any one occurrence

Where no legal liability attaches to you, you will be reimbursed for costs and expenses incurred by you, with the company's consent, in respect of accidental loss of or damage to:

- the property of a minded child
- any other person's property caused by a minded child
- any other person's property caused by you as a registered childminder
- toys and play equipment on loan to you from a toy library.

Main Exclusions

- theft or attempted theft
- buggies and pushchairs
- toys whilst in use or play
- terrorism, war and similar risks.

(Your legal liability as a childminder for damage to other people's property is covered under the Public Liability section, Limit of Indemnity is £5,000,000. See page 4 and the frequently asked question 'What happens if I have to replace damaged property?' on page 9.)

Helplines



Legal Expenses

Limit £50,000 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

- a legal representative to support you if you are asked to go to the police station for matter relating to your childminding work
- legal defence in the event of a prosecution arising from your business activity such as alleged child abuse of the children that you mind
- taxation disputes with HM Revenue and Customs
- legal expenses required to appeal to Ofsted, or other registering authority, if your registration as a childminder is cancelled, suspended or your renewal refused
- supporting contract disputes of over £100, if a parent breaks with your contract terms
- supporting the recovery of a debt of over £100, if a parent fails to pay for your services
- employment disputes and compensation awards that might arise with your assistant childminder.

Main Exclusions

- costs and expenses incurred before the written acceptance of a claim by DAS
- civil claims which do not offer reasonable prospects of success.

Helplines

24 / 7 support

Helplines, provided by DAS, that give professional advice and support are automatically included with your policy. They are available 24 hours a day, 365 days of the year.

Advice is given on:

- **Tax:** including VAT, self-assessment, income tax and HM Revenue and Customs audits.
- **Health and medical information:** including food allergies, medication, childhood illnesses, vaccinations, nutrition and exercise.
- **Legal matters:** including employment and contract disputes. The legal helpline can provide guidance on childminding issues such as registration, inspections by Ofsted (or other registering authorities) and safeguarding children. You can also get advice on the legal issues involved when preparing for your risk assessment.

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 problems. It includes onwards referral to relevant voluntary and/or professional services where appropriate.

More from Morton Michel

As well as ChildMinder insurance, we have other insurances that we have developed especially to support you as a childminder.

Personal Accident Insurance

The Morton Michel Personal Accident Plan provides you with

- up to £40,000 in permanent disability benefit
- £20,000 accidental death cover
- £40 per day hospitalisation benefit (excluding the first five days)
- worldwide cover, 24 hours a day (subject to conditions)
- guaranteed acceptance.

For more information, please call: 0870 169 1085.

Household Insurance

Morton Michel's household contents policy, ChildMinder HomeCare, is especially for childminders.

Some household insurers will not cover childminders who are running their business from home, while others might withhold accidental damage cover for incidents caused by a minded child. Morton Michel's ChildMinder HomeCare offers the household cover that you need as a childminder.

For more details please call freephone: 0800 975 4898.

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 childminding 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".

For details of our competitively priced motor cover, please call freephone: 0800 975 4898.

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 preschools, 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. It does not use call centres so you will speak directly with a person involved in organising your insurance, who can discuss any aspect of the ChildMinder policy. The company also provides prompt settlement of smaller claims on a direct basis.

Sterling Insurance Company Limited

Sterling Insurance Company Limited offers an extensive range of commercial and personal insurances.

Established over 50 years ago, Sterling is particularly renowned for its specialist policies, such as ChildMinder, which meet the needs of specific businesses or services. The company prides itself on its efficient use of the latest technology in the administration of its policies and in the swift settlement of claims.

Sterling has worked closely with Morton Michel for over forty years and continues to do so today, underwriting Morton Michel's specialist childcare policies. 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.



How many children am I covered for?

You will be covered for a maximum of 10 children when working alone, or 15 when working with another registered childminder.

The number of children minded under 8 years of age must be in accordance with your registered numbers (under 12 years of age if in Scotland).

Am I covered for children aged over 8 years?

Yes, the ChildMinder policy will allow you, as a registered childminder, to mind children aged 0-15 years.

Am I covered if I take the children on outings?

Yes, the ChildMinder policy will cover you anywhere within the UK – whilst carrying out your childminding activities.

Is my assistant covered by this insurance?

Yes, the ChildMinder policy gives automatic cover for registered or approved helpers to assist you, if they are stated on your registration certificate. Provided that you have written permission from Ofsted or other registering authority, we also cover them for sole charge care for short periods of time.

Am I covered to take in a work experience student?

Yes, the ChildMinder policy covers you to take in work experience students. Work experience students cannot be left in sole charge of your minded children.

Am I covered if one of my own children injures one of my minded children?

Your ChildMinder policy will cover your legal liability for this eventuality, as long as the children are under your supervision at the time of injury.

Am I covered for using a trampoline in my garden?

Yes, in accordance with policy conditions.

Will I receive a policy document telling me exactly what I'm covered for?

Yes. When you take out a ChildMinder policy with Morton Michel you will receive a Schedule of Insurance detailing your cover limits and a policy booklet detailing all the policy cover and conditions so you can refer to them at any time. This gives you the peace of mind of knowing exactly what you are covered for.

Am I covered if I provide babysitting services?

Yes, you are covered to mind up to six children in their own home at any one time, providing you comply with the following policy conditions:

- i) you must have a note of the parent's contact details;
- ii) you must visit the home(s) where you are to babysit beforehand, identify any associated risks, advise the parent of any such risks in writing and take/recommend any appropriate action;
- iii) you must obtain the medical details and permissions for emergency treatment in respect of each child to be looked after;
- iv) you must obtain the parent's signature confirming the above information.

Am I covered if I work in a crèche?

We are able to provide you with cover whilst working as a childminder in a crèche, provided that you have advised us of this and we have agreed to this in writing. You will also need to comply with the following policy conditions:

- i) you must be working on a self-employed basis;
- ii) you must not work at the crèche for more than 2 hours per day;
- iii) the children you mind as a registered childminder must not be with you whilst you are working in the crèche;
- iv) you must have been asked to carry out this work by an authorised representative of a local authority, Sure Start or children's centre;

- v) the adult to child supervision ratio at the crèche must be at least one adult to six children and must comply with any restrictions stated in Ofsted's, or other registering authority's, guidelines.

Am I covered for taking minded children in my car?

Your ChildMinder policy will not cover you for using your car in connection with your childminding business. You will need to check with your current motor insurers to arrange adequate cover. Our motor policy is specially designed to cover you in connection with your childminding business. If you would like a quotation please call freephone: 0800 975 4898.

So, what is contingent motor liability then?

Contingency motor liability does not replace your ordinary motor insurance and it does not cover the motor vehicle or its contents. It provides cover if you use someone else's vehicle (with their permission) on childminding business and a motor accident occurs for which you are legally responsible, but the vehicle owner does not have the necessary business cover in place. However, you must take all reasonable precautions to ensure that any vehicle used has appropriate motor insurance.

What happens if I have to replace damaged property?

Unlike some other insurance companies, you are covered under the Public Liability section of the policy up to the limit of £5,000,000 any one occurrence if you are legally liable for the damage and it occurred in connection with your childminding activities.

Even if the damage to someone else's property was not your legal responsibility, you are still covered under the Property section of this policy, for costs and expenses incurred, with the Company's consent, up to £1,000 any one occurrence.

Is my own property insured?

No. Property belonging to you and your household should be covered under a household insurance. If you would like us to provide a quotation for your household insurance, please call freephone: 0800 975 4898.

Supposing a child has an accident during the period of my insurance policy but does not bring a claim against me until months or years later, when I no longer have a policy in force?

By law, a claim can be brought against a childminder up to a child's 21st birthday – long after they have left your care. Our insurance will cover you if you had a policy in place at the time of the accident and are legally liable for the accident. Some other companies only offer policies that cover you during the time that you are paying for the insurance so, as soon as you stop paying, so does the cover. However, any incident that could result in a claim being made should be reported to Morton Michel.

Does Morton Michel provide business stationery – such as contracts and child record forms?

Yes. Morton Michel offers a complete range of top quality products to support your business needs at very competitive prices. Each item can be purchased individually or as the complete EasyMind package (see pages 10 to 12 for more details). Many childminders who qualify for a start up grant use part of their grant to take out the EasyMind package. Ask your Early Years department if you are able to do this in your area. If your local Early Years department does not offer EasyMind as part of the start up grant, let us know and we'll contact them for you.

Childminding Business Products

Morton Michel offers a range of products to help you run your childminding business smoothly and efficiently.

The forms are designed to support you and help you to comply with the requirements of your childminding registration. These products have been developed in close consultation with Early Years Officers and Childminders across the country. The range includes the ChildMinder Organiser Carry Case, two ring binders, Organiser components / refill packs, spare binder and BSEN standard fire blanket.

The 'EasyMind' package

- Childminder Insurance Policy
- NEW, beautiful and kind to the environment carry case
- Child Records ring binder
- Business Records ring binder
- Space for third binder (available as extra)
- 16 index divider cards
- 11 separate childminding forms packs
- Morton Michel Fire Blanket

Price is £126

Complete Organiser £71 (non-policyholders: £142)

Complete Organiser with Fire Blanket is £86 (non-policyholders: £172)

ChildMinder Organiser Carry Case

- New carry case
- Child Records ring binder
- Business Records ring binder
- Space for third binder (available as extra)

Price is £20 (non-policyholders: £40)

The ChildMinder Organiser spare binder

The binder is the perfect accompaniment to the ChildMinder Carry Case

Price is £10 (non-policyholders: £20)

Morton Michel Fire Blanket

- Compulsory equipment for registered childminders
- Conforms to BSEN standard
- Measures 1.2m x 1.2m when opened
- Bright red

Price is £18 (non-policyholders: £36)



Contact Sheet

- One sheet already included in ring binder
- Ideal reference sheet when on outings
- Pack contains six additional sheets

Pack price £3 (non-policyholders: £6)

Monthly Planner

- Perpetual calendar
- Note appointments and events
- Record daily activities

Pack price £3 (non-policyholders: £6)

Child Records

- Key information on each child
- Permissions and instructions in case of emergency
- Pack contains six forms
- Supplied with duplicate self-copying paper

Pack price £6 (non-policyholders: £12)

Weekly Attendance Records

- For up to 52 weeks
- Shows which children have been attending and when
- Helps you to avoid disputes with parents

Pack price £4 (non-policyholders: £8)

Payment Receipts

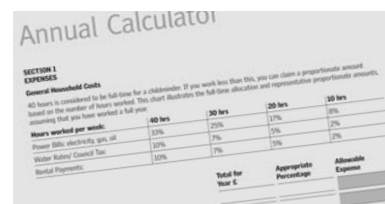
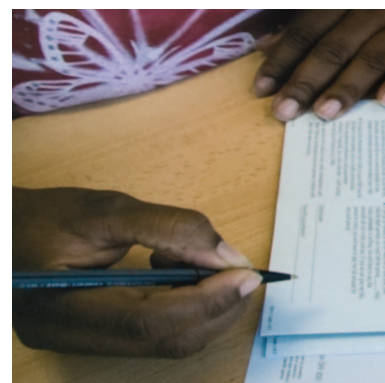
- For your own records
- For parents who want receipts
- Fifty receipts per pack
- Supplied with duplicate self-copying paper

Pack price £5 (non-policyholders: £10)

Financial Records

- Helps you to keep accurate records
- No need to employ an accountant!
- Packs contains three forms:
- Thirty pages for income records
- Thirty pages for expenditure records
- Annual calculator sheet for help with tax return

Pack price £8 (non-policyholders: £16)



Medication/Treatment Records

- Twenty-four short term medication treatment record forms
- Twelve long term medication treatment records forms

Pack price £5 (non-policyholders: £10)

Accident/Incident Records

- Helping you to keep the right information for each accident
- Twenty accident/incident record forms
- Thirty-six existing injury records

Pack price £6 (non-policyholders: £12)

Observation/Cause for Concern Records

- Helping you to record your observations
- Pack includes thirty-six Cause for Concern Record forms

Pack price £6 (non-policyholders: £12)

Childminding Contracts

- Easy to read and use
- In plain English!
- Recently enhanced to include additional permissions
- Pack contains six contracts
- Supplied with duplicate self-copying paper

Pack price £12 (non-policyholders: £24)

Policies and Procedures

Containing advice and guidance on:

- Behaviour management
- Equal opportunities outings
- Sick child
- Special educational needs
- Working in partnership with parents and carers
- Accidents/incidents/emergencies
- Child not collected
- Child protection
- Complaints
- Fire
- Lost child
- Twelve pages included for policy statements
- Twelve pages included for procedure statements

Pack price £6 (non-policyholders: £12)

‘ChildMinder policyholders’ refers to Morton Michel Childminder insurance policyholders only.

If you are applying for ChildMinder insurance, please ensure you complete the proposal form.



ChildMinder Proposal

Please complete and return together with your payment to Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD. You can take out this cover online if you prefer by going to www.mortonmichel.com and following the links in the ChildMinder section. If you take out cover online, you do not need to complete and return this form. Your insurance will be provided under a ChildMinder policy. Any special terms or conditions will be advised to you in writing.

Proposer's name in full Title Miss/Mrs/Ms/Mr/other

Telephone number Email

Address in full

Postcode

Title Miss/Mrs/Ms/Mr/other

1. Maximum number of children you are registered to mind each day, aged under 8 (aged under 12 for Scotland)
2. Maximum number of children you mind each day, aged between 8 and 15 (aged between 12 and 15 for Scotland)
3. Please state region of Ofsted or name of registering authority with whom you are registered
4. Registration number(s) if allocated
5. Have you been convicted of any criminal offence (other than motoring offences) or is any prosecution pending?
If YES, please state nature of each offence, date, punishment imposed and period of any probation, prison or other custodial sentence
YES NO
6. Has there ever been a claim (insured or otherwise) made against you as a registered childminder or in any other capacity?
If YES, please state full details of the claim(s) (continue on a separate sheet if necessary)
YES NO
7. a) Do you have any existing insurances with Morton Michel?
If YES, please state policy number(s)
- b) Have you had any previous insurances with Morton Michel?
If YES, please state policy number(s)

I require my ChildMinder insurance to commence from

I require the following cover (please tick as appropriate)
 £40 for single ChildMinder insurance £70 for joint ChildMinder insurance
 £46 for N.Ireland single ChildMinder insurance £80.50 for N.Ireland joint ChildMinder insurance

I have enclosed a cheque **or** credit/debit card details **or** a completed direct debit mandate as payment for the above ChildMinder insurance and for any additional amounts required for the purchase of childminding business products as shown on the order form overleaf.

Declaration I/we confirm that I am a/we are registered childminder(s). I/we declare that to the best of my/our knowledge and belief the answers given are true and complete in every respect. I/we 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 in such contract.

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 I/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 give irrevocable authorisation for any medical practitioner I/we have consulted to provide any medical information requested by Sterling Insurance Company Limited and its connected companies, in relation to a claim made by my/our personal representatives in the event of my death/our deaths. 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.

Signature of childminder Date

Signature of joint childminder (if applicable) 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 unless otherwise agreed with Morton Michel.

How would you like your documentation to be sent to you?
 Sending documents in pdf format by email is quicker and kinder to the environment. It also means you can keep a copy on your computer to print out whenever required. If you would prefer to have a pdf of your policy schedule and policy booklet sent to you by email instead of by post, please tick the box below and provide your email address, clearly printed. If you do not tick the box or provide your email address then your documents will be sent to you by post.

Please email my documents to me

My email address is

Where did you hear about Morton Michel? (please tick as appropriate)
 Childminder briefing Childminder information service Ofsted Friend Other (please state)

Childcare Motor Insurance
 Would you like Morton Michel to provide a quotation? YES NO

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.

Our 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 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 1SX

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 ChildMinder 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 ChildMinder 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.

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 2570900 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 2570900.

Order Form

Please complete and return together with your payment to:

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

Alternatively you can order your ChildMinder Organiser via www.mortonmichel.com/eshop

Name:

Address:

Telephone number:

Email:

Your ChildMinder insurance policy number (if known):

Description	Cost for ChildMinder Policyholders including VAT £	Cost for non-ChildMinder Policyholders including VAT £	Quantity	Total Cost £
EasyMind: Includes ChildMinder Insurance, Complete Organiser & Fire Blanket (Savings £16)	86.00	172.00		
Complete ChildMinder Organiser & Fire Blanket (Savings £13)	71.00	142.00		
ChildMinder Carry Case only	20.00	40.00		
ChildMinder Organiser Component/Refill Packs				
Spare Ring Binder	10.00	20.00		
Contact Sheet pack	3.00	6.00		
Monthly Planner pack	3.00	6.00		
Child Record pack	6.00	12.00		
Weekly Attendance Record pack	4.00	8.00		
Payment Receipts pack	5.00	10.00		
Financial Record pack	8.00	16.00		
Medication/Treatment pack	5.00	10.00		
Accident/Incident Record pack	6.00	12.00		
Observations/Cause for Concerns pack	6.00	12.00		
Childminding Contracts pack	12.00	24.00		
Policies and Procedures pack	6.00	12.00		
Fire Blanket	18.00	36.00		
Single ChildMinder Insurance	40.00			
Joint ChildMinder Insurance	70.00			
Single ChildMinder Insurance N.I	46.00			
Joint ChildMinder Insurance N.I	80.50			
EasyMind Package N.I	132.00			
Postage and Packing	FREE	FREE		
TOTAL		FREE		FREE

Payment

By cheque: Please make cheque payable to Morton Michel

By direct debit: Please complete enclosed form

Start-up grant, invoice Early Years: Please ensure that the authorisation box below is completed by your local Early Years Department

By credit/debit card: Please complete form below:

Cardholder's Name

Cardholder's Address

Postcode

Card Number

Security Code

Expiry Date

Total Amount £

Signed

Checklist

Send your order form today with:

- Your cheque, completed direct debit mandate form or completed credit/debit card details
- If applying for ChildMinder insurance, your completed insurance proposal form found on the reverse of this page

EasyMind package authorised by:

Signed

1. These are the terms and conditions for the purchase of products from Morton Michel Limited, including the ChildMinder Organiser and Fire Blanket. Please refer to Morton Michel's Terms of Business leaflet for the ChildMinder insurance policy.
2. Great care has been taken to ensure the information, documentation and advice contained in the ChildMinder Organiser is accurate and helpful at the time of going to press. Morton Michel's liability for any inaccuracies, errors or omissions that may occur in any of the packs or for how you use them is limited. We will have no liability for anything beyond our control, nor for any indirect, special or consequential loss or damage; any other liability will not exceed 125% of the price you paid for the Organiser.
3. If you are not fully satisfied with the product that you have purchased, please return it to Morton Michel, Alhambra House, 9 St Michaels Road, Croydon, CR9 3DD with original packaging within 14 days of purchase for a refund of the price paid.
4. All rights reserved. No part of any ChildMinder Organiser pack may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means: electronic, mechanical, photocopying, recording or otherwise, except with Morton Michel's prior written authorisation.
5. You are responsible for ensuring that you and your business comply, at all times, with all applicable laws and regulations. If necessary you should seek legal advice where appropriate.

ChildMinder policyholders refers to Morton Michel ChildMinder insurance policyholders only.

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EVD/CP stamp/sticker to be placed in box and countersigned