



MortonMichel

**Morton Michel Demands and Needs Statement
TO BE RETAINED**

Morton Michel does not make recommendations or provide advice.

The Group policy has been designed to meet the demands and needs of educational, social, community, support or charitable groups/ clubs but you will need to make your own choice as to how you wish to proceed.



Group Proposal Form

Please complete this form and return it to us for a quotation to: Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD
Your insurance will be provided under a Group Policy. Any special terms or conditions will be advised to you in writing.
Please read the Summary and Guide carefully to help you select the Sections you require.

Name of group	<input type="text"/>	Your name	<input type="text"/>
Address of group	<input type="text"/>	Your address (for correspondence purposes)	<input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>
Telephone	<input type="text"/>	Telephone	<input type="text"/>
Fax	<input type="text"/>	Fax	<input type="text"/>
Email address	<input type="text"/>	Email address	<input type="text"/>
Website www.	<input type="text"/>		
Insurance to commence from	<input type="text"/>		

Information about your group:

- 1 Please give **full** details of **all** activities offered by your group. Quotation/cover cannot be given without full details. The quotation and any cover given will be based on the information provided in this section. (Expressions such as "social activities", educational activities" etc are not acceptable.) Please send samples of any promotional literature, flyers etc.

(Please continue on a separate sheet if necessary)

- 2 Please give details of any relevant qualifications or experience that you, your staff or your volunteers have in relation to the proposed activities.

- 3 Are you registered by any local or other authority or OFSTED for the activities of the organisation? YES NO
 Has registration ever been withheld or special conditions imposed?

If **YES** to either of the above, please give details, including region of OFSTED/name of other registering authority and your registration number if applicable.

- 4 How often do you hold your activities?
- 5 Are all of the doors at your premises (internal and external) fitted with finger guards or finger shields?

YES NO

6 Do you have a written Assessment of Risk?

7 How many people participate in your activities in the following age groups?
Under 5 yrs 5 - 12 yrs 12 - 18 yrs over 18 yrs

8 How many employees do you have?

9 How many voluntary helpers do you have?

10 If children under age 16 attend your activities, please answer a) - e) below

a) what ratio of adult leaders/helpers : children do you use?

b) the recommended minimum age for employees and voluntary helpers is 18; if you have any employees or voluntary helpers below this age, please state their age and give a full description of their duties.

c) do you obtain satisfactory and confirmed references in writing of prospective employees' integrity before employing them?

d) have you obtained the necessary Criminal Records Bureau Disclosures for all new and existing members of staff/voluntary helpers?

e) if you are awaiting 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?

If NO, to c), d) or e) please provide full explanation

11 Has any insurer ever:

a) declined your proposal?

b) refused to renew or cancelled your policy?

c) imposed special terms or conditions for any similar insurance you have previously taken out?

If YES to any of the above, please give full details (additional space overleaf)

12 Have you or any group official been convicted of any criminal offence other than motoring offences or is any prosecution pending?

If YES, please give full details (additional space overleaf)

13 Have you suffered any loss or damage or had any claims made against you in the last 5 years?

If YES, please give full details (additional space overleaf)

Date	Type of claim	Amount settled or outstanding
<input type="text"/>		

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 policy number(s)

b) Have you had any previous insurances with Morton Michel?
If YES, please state policy number(s)

Which insurances do you require?

The Summary and Guide explains the insurances which are available under the Group Policy. Please refer to it before completing the form below.

PLEASE TICK THE BOXES FOR THE INSURANCES YOU REQUIRE

Public Liability - which limit of indemnity do you require? £1m £2m £5m

Employers' Liability

Group Personal Accident for Adults* * Please refer to the third **Frequently Asked Question** in the Summary of Cover, before deciding.

Group Personal Accident for Children*

Group Money

Standard limits are:	money in transit	£500
	money on premises during business hours	£500
	money in private dwelling of authorised employees	£500
	money in locked safe on premises out of business hours	£250

Please state if higher limits are required and provide details of make and model of safe if a higher safe limit is required.

Group Equipment - Refer to Summary for details of **Standard** and **All Risks Covers**.

a) Standard Cover

- i) What is the total value of your equipment? (Minimum Sum Insured £2,000) YES NO
- ii) **Accidental Damage** - Do you require Accidental Damage cover in addition to the Standard Cover described in the Summary?
- iii) Are the buildings (including outbuildings other than sheds)
 - (a) built of brick, stone or concrete and roofed with slates, tiles, concrete or metal?
 - (b) in an area unduly exposed to storm or impact damage?
- iv) 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?
If you have ticked **NO** to question i) (a) or **YES** to questions i) (b) or question ii), give full details
- v) Are the buildings occupied by any other business?
If **YES**, give full details including the occupation of any other tenants and advise how the businesses are separated.
- vi) (a) Are the premises protected by an intruder alarm which is in working order and subject to a maintenance contract?
If **YES**, give installer's name and address and attach a copy of the specification to this proposal
- (b) Are all the external doors to your premises (including outbuildings other than sheds) protected in accordance with the attached Guide to Security?
- (c) Are all opening windows to your premises (including outbuildings other than sheds) protected in accordance with the attached Guide to Security?
If **NO**, give details of other security fittings
- vii) 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

YES NO

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 (eg. 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 all security fittings on the shed

b) All Risks Cover

If you require All risks cover on specified items, complete the following for a quotation.

Description	Serial No.	Value

Trustees' and Officers' Financial Liability

Sum Insured £5,000

Sum Insured £7,500

Sum Insured £10,000

Loss of Revenue

What is your annual turnover

£

Deterioration of Refrigerated/Frozen Food

Sum Insured £500. Please state if a higher amount is required.

£

Cover is only available for refrigeration units up to ten years old. A manufacturer's guarantee or a maintenance contract must be in force for any unit which does not have hermetically sealed motors and compressors.

YES NO

Buildings - Are you responsible for insuring your buildings?

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

Motor and Minibus

Would you like Morton Michel to provide a quotation?

Terrorism

Would you like Morton Michel to provide a quotation?

For additional information

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

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 Group insurance and

- 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 the Sterling Insurance Company Limited. To the extent that has been necessary, I/we have consulted relevant members of the organisation to verify answers stated in this form
- understand that Sterling reserves the right to contact previous insurers to verify the information contained in this form
- 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
- 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 Act 1997
- declare that I/we have read and understood the Morton Michel Demands and Needs Statement relating to this insurance.

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 unless otherwise agreed by Morton Michel.



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

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

As a Morton Michel policyholder you are automatically entered into the **Childcare Club**, giving you a whole world of benefits:

ChildCarer - monthly e-newsletter keeping you up-to-date with childcare news, views and promotions.

Monthly Prize Draw - great prizes for childcarers

Discounts - from selected group of suppliers to the childcare industry

We also sell the following related products:

ChildMinder Organiser - to help childminders run their business. It includes contracts, financial records and child record forms.

ChildMinder Fire Blanket - Compulsory item of equipment for all registered childminders.

Nursery Finance - in association with ASC Finance for arranging finance for nursery purchases.

For more information call 0845 2570 900 or visit our website www.mortonmichel.com

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



Childcare Insurance Department

- Childminders
- Nannies
- Day Nurseries
- Pre-Schools
- Parents & Toddlers
- Mobile Crèches
- Indoor Soft Play Centres
- Out of School Clubs
- Holiday Play Schemes
- Youth Clubs
- Residential Children's Homes
- Groups



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General Insurance Department

- Motor
- Minibus
- Household
- Executive Home
- Travel
- Events
- Public Liability
- Professional Indemnity
- Commercial
- Group
- Adult Care

Tel 0845 2570 115 or visit
www.mortonmichelinsurance.co.uk



THE CHILD CARE INSURANCE SPECIALIST

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www.mortonmichel.com

General Insurance Department
0845 2570 115
www.mortonmichelinsurance.co.uk



MortonMichel
Terms of Business

Morton Michel Terms of Business

The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates Financial Services. You should use this information to decide if our services are right for you. Please read this document carefully and contact us if you need any further assistance.

Whose insurance products do we offer?

- For childminders, out of school clubs, pre-schools, parent and toddler groups, mobile crèches, adult care, toy libraries, nannies, children's activity areas, children's centres and holiday play schemes we offer insurance policies from Sterling Insurance Company Ltd only.
- For nurseries we mainly offer policies from Sterling Insurance Company. Should we be unable to obtain terms from Sterling Insurance Company due to underwriting considerations, we may offer a policy from Ecclesiastical Insurance Company.
- For social/voluntary groups we offer policies underwritten by Sterling Insurance Company. Should we be unable to obtain terms from Sterling Insurance Company due to underwriting considerations, we may offer a policy from a limited number of insurers. In these circumstances, we will advise and make a recommendation to you after we have assessed your needs.
- For household insurance for childcare providers we offer policies from a limited number of insurers.
- For household insurance for non childcare providers we offer insurance from a range of insurers.
- For commercial legal expenses we offer policies from a limited number of insurers.
- For motor insurance for childcare providers we offer policies from a limited number of insurers.
- For motor insurance for non childcare providers we offer policies from a range of insurers.
- For other general commercial insurance products we offer insurance from a range of insurers.

For c), d), f) and g) above a list of insurers is available upon request.

What will you have to pay us for our services?

We do not charge fees for arranging any of our policies detailed above a) to b). We may charge fees for policies detailed above c) to i). Where a fee is charged this will be identified to you separately on all quotations, mid term adjustments and renewals.

We make a £5 charge for each of the following: replacement schedules and employers' liability certificates, replacement policy documents, replacement renewal documentation, dishonoured cheques, cancellation charges. Please note that certain insurance companies may impose additional cancellation charges which we will pass onto you. Where insurance companies charge more than £5 for copy documents we will pass that charge onto you. We make a £1 charge for credit or debit card payments, except where business is transacted online. Direct debit or standing order charges are variable. We normally accept payments by cheque or credit/debit cards. Certain policies may also offer monthly direct debit, standing order facilities or short term instalments. Full details of the terms and conditions of these payment options will be provided to you prior to the transaction.

Which service will we provide you with?

For policies a) to b) above we will not make any recommendations or give advice to you. We may ask some questions to narrow down the selection of products that we will provide details on. In all cases, you will need to make your own choice about how to proceed.

For policies d) to i) above we will advise and make a recommendation for you after we have assessed your needs.

Who regulates us?

Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD is authorised and regulated by the Financial Services Authority. Our FSA registration number is 308590. Our permitted business is advising on and arranging general insurance contracts. 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.

What to do if you have a complaint

If you wish to register a complaint, please contact us in writing at Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD or by phone on 0845 2570900. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service. A copy of our complaint procedure is available on request.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim. Insurance arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. More information about the compensation scheme arrangements is available from the FSCS. Their website can be found at www.fscs.org.uk

Data Protection Act and Consumer Credit Act

We are registered under the Data Protection Act 1988 and abide by our obligations under our registration. For further details you can visit the Data Protection website at www.informationcommissioner.gov.uk/. Morton Michel is registered under the Consumer Credit Act 1974 and operates under the terms and conditions of a Standard Licence. We only use your personal data for administering and arranging your policy and to send you details of our products and services (please let us know if you do not wish to receive such information).

Commission

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

Disclosure and Quotations

Quotations are based on the information given to us by you (the proposer) or your representative. You are responsible, on an ongoing basis, for providing us with all material facts relating to the insurance cover we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of risks being insured. Failure to provide full and accurate information may mean that your cover is invalid. If you are in any doubt as to what facts are considered to be material then you should disclose them to us. Your insurer has the right to decline your risk, increase your premium, or offer a policy containing restrictions in cover at any time throughout the duration of the policy term.

Confidentiality

All information provided by our clients is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent.

Client Money

We confirm that all client money where credit risk transfer is extended is kept in a separate designated account and is considered to be held by Morton Michel as Agents for the appropriate insurance company, to be paid to the insurers in accordance with our Agency Agreement with them. Where no credit risk transfer has been extended by an insurer, your money will be kept in a separate designated statutory trust account on your behalf and held there until payment is due to the insurance company. No interest is payable to clients for money held in any of our accounts. We try to ensure that all cheques are cashed promptly. Cashing your cheque does not denote that you have been placed on cover; cover does not commence until the proposal has been formally accepted unless otherwise agreed with Morton Michel. By agreeing to these terms you consent to Morton Michel holding your money within the designated account and to Morton Michel retaining any interest gained on it.

Changes to your cover

All changes to your insurance policy must be notified to us in writing and will not be effected until such written instruction has been received. Once received and accepted by us, the changes will be effected and documentation issued as soon as possible. We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you. Please note instructions sent by post, electronic mail or fax are not deemed to be received until they reach the relevant personnel in our offices; we cannot accept responsibility for failures in the postal, electronic or telecommunications systems.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You must check all policy documentation issued by Morton Michel and insurers to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

Insurer Security

We check the financial strength of the insurers with whom we place business by reference to A.M. Best, Standard & Poor or a reputable rating agency's published Insurer Ratings. It should, however, be noted that the claims-paying ability of even the strongest insurers can be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter.

Transferred Business

If we take over the servicing of insurance policies which were originally arranged through another intermediary we do not accept liability for any claim arising out of the advice given by that intermediary, nor for any errors, omissions or gaps in your current insurance protection. We would ask you to contact us without delay should any aspect of a policy which has been transferred to us cause you concern or if you need an immediate review.

Making a Claim

You can make a claim under any policy we arrange on your behalf by contacting our claims department. You will be advised if you need to complete a claim form or produce documentation to support your claim. It is important that any claim or incident likely to give rise to a claim is reported to us or your insurers as quickly as possible. In certain circumstances late notification may result in your claim being rejected.

If the claim involves damage to your property, please do not dispose of damaged items and/or authorise repair work (except in an emergency or to prevent further damage) until we or your insurers advise that you can. If your claim involves damage to third party property or injury to persons please pass copies of all correspondence, including solicitors' letters, to us immediately and unanswered. Any attempt to negotiate or respond to the incident without prior reference to us or your insurers might prejudice your cover.

For Motor claims a contact telephone number is provided with your policy documents or can be supplied by us upon request.

Important note regarding claims handled by Morton Michel on behalf of Sterling Insurance Company Ltd

Morton Michel holds delegated authority from Sterling Insurance Company Ltd to handle most claims on its behalf. Please note that certain policies arranged with Sterling Insurance Company Ltd are part of a profit share agreement between Morton Michel and Sterling Insurance Company Ltd whereby Morton Michel are partly remunerated according to the profitability of the insurance scheme. Claims settlements will obviously have some bearing on the profitability of the insurance scheme. **Whilst we are completely confident that all claims handled by Morton Michel are done so entirely on the merits of the claim and are not influenced by any other factors, you may, should you so wish, have your claims handled directly by Sterling Insurance Company Ltd rather than by Morton Michel. Please advise us of this at the inception of the claim.**

Cooling Off Period (Consumers only - this does not apply to commercial clients)

There is a 14 day "cooling-off" period from the date of policy inception. If you decide, within this period, that you do not want to continue with the policy, your premium will be refunded as long as you have not made any claims.

Cancellation

If you require cancellation of your policy mid-term please advise us in writing. Motor policyholders are required to return their certificate of insurance, or complete a lost certificate declaration. Where possible a pro-rata refund of premium will be allowed, however certain underwriters may charge a short period rate where cancellation takes place in the first period of cover and may not allow a refund of premiums where a claim has been made. If you are paying by instalments, the underwriters may exercise their rights to collect the outstanding balance in the event of any claim. For commercial clients Morton Michel does have the right to retain the full premium where a policy is cancelled by the policyholder.

Declaration

By signing the declaration on the proposal form you declare that you have read and understood the Summary And Guide to cover and give your explicit consent that the personal data you provide may be used by Morton Michel and Sterling Insurance Company Ltd, a member of Sterling Insurance Group Limited, for the purposes of your insurance. This includes underwriting, processing, claims handling and fraud prevention, which could involve passing details to agents of Sterling Insurance Group Limited or other insurers. You also declare that you understand that you are entitled to a copy of your personal data held by Sterling Insurance Group Limited and/or Morton Michel upon payment of a fee.

Miscellaneous

Cover is only effective from the date formally accepted and confirmed in writing by Morton Michel. Until you have received such confirmation you should not assume that cover is in place.

Please note that we only arrange cover in the UK. If you live outside the UK you should contact an insurer in your own country.

A copy of all our policy documentation is available on request.

Tax

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

TOBA-Sept08

Morton Michel,
Alhambra House,
9 St Michaels Road,
Croydon, CR9 3DD
Tel: 0845 2570 900


MortonMichel
www.mortonmichel.com

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ChildCarer - monthly e-newsletter keeping you up-to-date with childcare news, views and promotions.

Monthly Prize Draw - great prizes for childcarers

Discounts - from selected group of suppliers to the childcare industry

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- Youth Clubs
- Residential Children's Homes
- Groups



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General Insurance Department

- Motor
- Minibus
- Household
- Executive Home
- Travel
- Events
- Public Liability
- Professional Indemnity
- Commercial
- Group
- Adult Care

Tel 0845 2570 115 or visit
www.mortonmichelinsurance.co.uk



THE CHILD CARE INSURANCE SPECIALIST

Childcare Insurance Department
0845 2570 900
www.mortonmichel.com

General Insurance Department
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MortonMichel
Terms of Business

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- For nurseries we mainly offer policies from Sterling Insurance Company. Should we be unable to obtain terms from Sterling Insurance Company due to underwriting considerations, we may offer a policy from Ecclesiastical Insurance Company.
- For social/voluntary groups we offer policies underwritten by Sterling Insurance Company. Should we be unable to obtain terms from Sterling Insurance Company due to underwriting considerations, we may offer a policy from a limited number of insurers. In these circumstances, we will advise and make a recommendation to you after we have assessed your needs.
- For household insurance for childcare providers we offer policies from a limited number of Insurers.
- For household insurance for non childcare providers we offer insurance from a range of Insurers
- For commercial legal expenses we offer policies from a limited number of Insurers.
- For motor insurance for childcare providers we offer policies from a limited number of Insurers.
- For motor insurance for non childcare providers we offer policies from a range of Insurers.
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We make a £5 charge for each of the following: replacement schedules and employers' liability certificates, replacement policy documents, replacement renewal documentation, dishonoured cheques, cancellation charges. Please note that certain insurance companies may impose additional cancellation charges which we will pass onto you. Where insurance companies charge more than £5 for copy documents we will pass that charge onto you. We make a £1 charge for credit or debit card payments, except where business is transacted online. Direct debit or standing order charges are variable. We normally accept payments by cheque or credit/debit cards. Certain policies may also offer monthly direct debit, standing order facilities or short term instalments. Full details of the terms and conditions of these payment options will be provided to you prior to the transaction.

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Data Protection Act and Consumer Credit Act

We are registered under the Data Protection Act 1988 and abide by our obligations under our registration. For further details you can visit the Data Protection website at www.informationcommissioner.gov.uk. Morton Michel is registered under the Consumer Credit Act 1974 and operates under the terms and conditions of a Standard Licence. We only use your personal data for administering and arranging your policy and to send you details of our products and services (please let us know if you do not wish to receive such information).

Commission

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

Disclosure and Quotations

Quotations are based on the information given to us by you (the proposer) or your representative. You are responsible, on an ongoing basis, for providing us with all material facts relating to the insurance cover we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of risks being insured. Failure to provide full and accurate information may mean that your cover is invalid. If you are in any doubt as to what facts are considered to be material then you should disclose them to us. Your insurer has the right to decline your risk, increase your premium, or offer a policy containing restrictions in cover at any time throughout the duration of the policy term.

Confidentiality

All information provided by our clients is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent.

Client Money

We confirm that all client money where credit risk transfer is extended is kept in a separate designated account and is considered to be held by Morton Michel as Agents for the appropriate insurance company, to be paid to the insurers in accordance with our Agency Agreement with them. Where no credit risk transfer has been extended by an insurer, your money will be kept in a separate designated statutory trust account on your behalf and held there until payment is due to the insurance company. No interest is payable to clients for money held in any of our accounts. We try to ensure that all cheques are cashed promptly. Cashing your cheque does not denote that you have been placed on cover; cover does not commence until the proposal has been formally accepted unless otherwise agreed with Morton Michel. By agreeing to these terms you consent to Morton Michel holding your money within the designated account and to Morton Michel retaining any interest gained on it.

Changes to your cover

All changes to your insurance policy must be notified to us in writing and will not be effected until such written instruction has been received. Once received and accepted by us, the changes will be effected and documentation issued as soon as possible. We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you. Please note instructions sent by post, electronic mail or fax are not deemed to be received until they reach the relevant personnel in our offices; we cannot accept responsibility for failures in the postal, electronic or telecommunications systems.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You must check all policy documentation issued by Morton Michel and insurers to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

Insurer Security

We check the financial strength of the insurers with whom we place business by reference to A.M. Best, Standard & Poor or a reputable rating agency's published Insurer Ratings. It should, however, be noted that the claims-paying ability of even the strongest insurers can be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter.

Transferred Business

If we take over the servicing of insurance policies which were originally arranged through another intermediary we do not accept liability for any claim arising out of the advice given by that intermediary, nor for any errors, omissions or gaps in your current insurance protection. We would ask you to contact us without delay should any aspect of a policy which has been transferred to us cause you concern or if you need an immediate review.

Making a Claim

You can make a claim under any policy we arrange on your behalf by contacting our claims department. You will be advised if you need to complete a claim form or produce documentation to support your claim. It is important that any claim or incident likely to give rise to a claim is reported to us or your insurers as quickly as possible. In certain circumstances late notification may result in your claim being rejected.

If the claim involves damage to your property, please do not dispose of damaged items and/or authorise repair work (except in an emergency or to prevent further damage) until we or your insurers advise that you can. If your claim involves damage to third party property or injury to persons please pass copies of all correspondence, including solicitors' letters, to us immediately and unanswered. Any attempt to negotiate or respond to the incident without prior reference to us or your insurers might prejudice your cover.

For Motor claims a contact telephone number is provided with your policy documents or can be supplied by us upon request.

Important note regarding claims handled by Morton Michel on behalf of Sterling Insurance Company Ltd

Morton Michel holds delegated authority from Sterling Insurance Company Ltd to handle most claims on its behalf. Please note that certain policies arranged with Sterling Insurance Company Ltd are part of a profit share agreement between Morton Michel and Sterling Insurance Company Ltd whereby Morton Michel are partly remunerated according to the profitability of the insurance scheme. Claims settlements will obviously have some bearing on the profitability of the insurance scheme. **Whilst we are completely confident that all claims handled by Morton Michel are done so entirely on the merits of the claim and are not influenced by any other factors, you may, should you so wish, have your claims handled directly by Sterling Insurance Company Ltd rather than by Morton Michel. Please advise us of this at the inception of the claim.**

Cooling Off Period (Consumers only and certain, but not all, commercial clients)

There is a 14 day 'cooling-off' period from the date of policy inception. If you decide, within this period, that you do not want to continue with the policy, your premium will be refunded as long as you have not made any claims.

Cancellation

If you require cancellation of your policy mid-term please advise us in writing. Motor policyholders are required to return their certificate of insurance, or complete a lost certificate declaration. Where possible a pro-rata refund of premium will be allowed, however certain underwriters may charge a short period rate where cancellation takes place in the first period of cover and may not allow a refund of premiums where a claim has been made. If you are paying by instalments, the underwriters may exercise their rights to collect the outstanding balance in the event of any claim. For commercial clients Morton Michel does have the right to retain the full premium where a policy is cancelled by the policyholder.

Declaration

By signing the declaration on the proposal form you declare that you have read and understood the Summary And Guide to cover and give your explicit consent that the personal data you provide may be used by Morton Michel and Sterling Insurance Company Ltd, a member of Sterling Insurance Group Limited, for the purposes of your insurance. This includes underwriting, processing, claims handling and fraud prevention, which could involve passing details to agents of Sterling Insurance Group Limited or other insurers. You also declare that you understand that you are entitled to a copy of your personal data held by Sterling Insurance Group Limited and/or Morton Michel upon payment of a fee.

Miscellaneous

Cover is only effective from the date formally accepted and confirmed in writing by Morton Michel. Until you have received such confirmation you should not assume that cover is in place.

Please note that we only arrange cover in the UK. If you live outside the UK you should contact an insurer in your own country.

A copy of all our policy documentation is available on request.

Tax

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

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