



# Group

**Insurance for large and small groups**  
Summary and Guide



Schemes  
Intermediary  
of the Year 2006

**MM**  
MortonMichel

# *Group*

Whether you run the smallest or largest of groups, *Group* is designed for you. Because it is totally flexible you select the level of cover to match your needs, which also means it will cost you less. *Group* will protect you and protect your group.



### Tailored to Your Group

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Whether your group is educational, social, community, support or charitable, *Group* is for you. Because of the flexible nature of *Group*, it will cater for most groups that meet on a regular basis. You select only the cover you need so for smaller groups like private tuition classes you may require only public liability, but for larger groups like tenants' associations or youth clubs you may also require employers' liability, equipment, personal accident and money insurance. This means that you can obtain the right level of cover to give you true peace of mind at a cost that we believe you will find hard to beat.

To select the right cover for you, read carefully the Policy Summary section and choose the options you require. In addition, to support all the likely insurance needs for your group, we can provide insurance for buildings, cars and minibuses – to obtain a quotation simply tick the boxes on the proposal form.

### Added Support

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To enhance your *Group* insurance, your policy will automatically include legal expenses cover and access to dedicated helplines that will give you professional advice and support at any time of day or night.

### Morton Michel – Specialists in Childcare and Group Insurance

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Founded in 1964, Morton Michel is a leading intermediary in insurance for childcare and groups. It has been providing childcare insurance since it was first established and insuring groups, associations, clubs, societies and private tutors for more than 30 years. As specialists in these fields, the company has unrivalled expertise.

Morton Michel is committed to providing tailor-made policies for those involved with groups and the business of childcare. The company will discuss any aspect of the *Group* policy and provide prompt settlement of smaller claims on a direct basis.

### Sterling Insurance Company

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Sterling Insurance Company offers an extensive range of commercial and personal insurances. Established over 50 years ago, Sterling is particularly renowned for its specialist policies, such as *Group*, 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 and the needs of community groups 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.





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

With *Group*, you choose the cover you require to match the insurance needs of your group. This document summarises the cover provided by the *Group* policy and should be read carefully before you make your selection and 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

If you or your group is held legally responsible for an injury 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 covers these damages and any resulting legal expenses up to the limit of indemnity.

### Limit of Indemnity

£1,000,000 any one cause (higher limits available on request).

### Automatically Included

- accidental damage to the regular meeting place for which you are legally liable
- organised and supervised group outings and trips away for a maximum of 3 days (extensions can be arranged)
- fund raising events of a non-sporting nature involving group officials, members and their families. Other events and circumstances should be advised to Morton Michel for consideration
- legal defence costs and expenses incurred with the written consent of Sterling
- food poisoning
- incorrectly administered first aid treatment
- administration of drugs/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
- member to member liability
- 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
- contingent motor liability – provides cover for the group if a motor accident occurs in connection with group business, for which the group 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 group 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

- property belonging to the group, or in its care, custody or control
- personal property of staff and members attending the group
- 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)
- vicarious liability
- liability arising out of asbestos or its derivatives
- terrorism, war and kindred 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)
- inflatable play equipment other than bouncy castles used by the group for the children attending the group (or other children in their family)
- activities not advised to and agreed in writing by Morton Michel.

### Employers' Liability

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.

### Limit of Indemnity

£10,000,000 any one cause.  
(£5,000,000 if arising out of terrorism.)

### 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 the Channel Islands.

### Equipment – Standard Cover

This provides cover for equipment belonging to you/the group, or for which you are legally responsible, against loss/damage resulting from the perils of fire, lightning, explosion, aircraft, theft involving violent and forcible entry or exit, riot or civil commotion, malicious damage, earthquake, impact by vehicles, storm, flood or water damage.

Minimum sum insured: £2,000.

### Automatically Included

(subject to adequacy of sum insured)

- debris removal
- damage to the premises caused by theft involving forcible and violent entry provided you are responsible for the repair of such damage
- accidental damage to sanitary ware, underground pipes or cables, up to £1,000
- cost of refilling fire extinguishers if discharged because of a fire
- loss of metered water up to £2,500
- 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 £2,500
- replacement of locks and keys following theft of keys up to £1,000
- 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.

### Optional Extra

Standard cover for equipment can be extended to allow for accidental damage at the group premises.

### Main Exclusions

- the first £100 of each claim

- property not locked in a room, hall, cupboard or shed at the end of every group session
- loss or damage caused by other authorised users of the premises
- terrorism, war and kindred risks.

NB: Please keep receipts when you buy any equipment for your group because the insurers need to see these as proof of purchase should you have to make a claim. Claims can be settled much quicker if the receipts can be produced.

### Equipment – All Risks

If you regularly use items of equipment away from your group premises, you may wish to insure them against accidental loss or damage anywhere in the UK.

### Sum Insured

Full replacement cost of the property.

### 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 kindred risks.

### Group Money

Covers loss of money whilst

- in transit or in bank night safe – £500
- on the premises during business hours – £500
- in the home of any authorised group official – £500
- on the premises outside business hours in locked safe – £250

(Higher limits can be quoted for on request.)

### Main Exclusions

- the first £50 of each claim
- loss from any unattended vehicle
- money on the premises during business hours not contained in locked safe, locked desk or locked filing cabinet
- money left on the group premises overnight not contained in locked safe

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

#### Automatically Included

- Personal Assault – Group officials aged between 16 and 70 are provided with compensation if they sustain bodily injury or death following an assault whilst handling money in connection with your business.

#### Compensation Levels

- death, loss of limb(s), loss of sight or permanent total disablement: £20,000
- temporary total disablement (up to 104 weeks): £50 per week.

#### Main Exclusions

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

#### Personal Accident for Group Members, Staff and Children

The majority of accidents are dealt with under Public or Employers' Liability insurance. However, some accidents are not anyone's fault and the group cannot be held responsible. In these circumstances, the Personal Accident insurance will give compensation provided that the accident occurred: a) whilst the victim was engaged in organised and supervised group activities; and b) the victim suffered one of the injuries specified in the chart set out below.

#### Compensation Level

Injury	Staff and Group Members aged 16-70	Group Children
Loss of limb(s)	£20,000	£20,000
Loss of sight	£20,000	£20,000
Permanent total disablement	£20,000	£20,000
Temporary total disablement	£50 per week for up to 104 weeks	Not applicable
Death	£20,000	£5,000

#### Main Exclusions

Any injury or death caused by

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

#### Buildings

Buildings and outbuildings 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.

#### Automatically Included

(subject to adequacy of sum insured)

- accidental damage to sanitary ware, underground pipes or cables
- architects' and surveyors' fees
- debris removal
- public authorities costs.

#### Also Covered

- all fixed external glass
- property owner's liability, limit £1,000,000 (higher limits available on request).

#### Main Exclusions

- the first £200 of each buildings claim
- the first £50 of each glass breakage claim
- subsidence, ground heave or landslip
- fences and gates
- liability arising out of asbestos or its derivatives
- terrorism, war and kindred 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 Equipment 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 telecommunication 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)
- the occurrence at the premises of poisoning, murder or suicide
- closure due to defective sanitation, vermin or pests
- outbreak of human infectious or contagious disease at the premises
- wages for replacement staff following suspension by OFSTED, or other registering authority, of employees accused of child abuse, up to £2,500.

#### Main Exclusion

- terrorism, war and kindred risks.

#### Trustees' and Officers' Financial Liability

If your group is forced to close with insufficient assets to cover outstanding debts, the trustees or officers of your group may find themselves held responsible for such shortfall.

Three levels of sum insured are available for all claims by all trustees and officers of your group.

£5,000/£7,500/£10,000

The closure of the group must be outside the control of the trustees or officers.

#### Main Exclusions

- the first £25 or 5% of each claim, whichever is the greater
- fraud, embezzlement, misappropriation or other criminal act of any trustee or officer
- shortfall resulting from dishonoured cheques, use of counterfeit money, clerical/accounting errors or shortages due to error or omission
- losses arising from the closure of the group within the first six months from inception date.

### **Deterioration of Refrigerated/Frozen Food**

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

Sum insured £500 (more if required).

#### **Main Exclusions**

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

### **Legal Expenses**

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This section is automatically included in your policy. 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.

#### **Limit**

£50,000 any one event

### **Automatically Included**

- employment disputes and compensation awards that might arise with your 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 group)
- 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 client breaks with your contract terms
- recovery of a debt of over £250, if a client 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.

### **Helplines**

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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 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.



### Terrorism (optional separate policy)

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

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

If you would like a quotation for this extra cover, please contact Morton Michel.

### 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.**

**If you have any queries or would like to discuss *Group* please contact:**

Morton Michel  
Alhambra House  
9 St Michaels Road  
Croydon CR9 3DD  
Telephone: 0845 2570900  
Fax: 0845 2570547/0548  
[www.mortonmichel.com](http://www.mortonmichel.com)

## Frequently Asked Questions

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

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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. Recent examples have included a visitor to a hall who slipped on a wet floor, which had not been properly cleaned; and a child who was injured when an incorrectly erected trestle table fell on her foot. In the current climate of litigation, such incidents now frequently lead to claims being made against groups and you need Public Liability insurance to protect your interests against such lawsuits.

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

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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 injuries suffered by your employees. Again, this area has witnessed a massive increase in claims in recent years.

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

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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 6 of this summary.

### **What activities are included?**

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Only those activities that have been advised to and agreed in writing by Morton Michel. There is a question on the proposal form asking what activities you offer – you must provide full details, as this will be the basis of the contract.

### **We are a Community Association/Village Hall/Residents' & Tenants' Association (or similar). Does the insurance cover all activities that take place at the premises?**

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No. The insurance will only cover those activities which are organised and supervised by the association and which have been accepted in writing by Morton Michel. All other groups using the premises – such as scouts, Rotary clubs, drama groups, etc – or individuals – such as keep fit and judo instructors – must have their own insurance.

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

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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?**

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Yes, the Group policy covers your legal liability to the child in respect of the activities of your group and in respect of the premises (for which you are responsible). It also covers your legal liability for the administration/provision of first aid treatment, drugs/medicines, oxygen, gastro feeding, naso-gastric tube feeding, cleaning and changing of feeding and tracheostomy/tracheotomy 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 other registering authority requirements and that appropriate supervision ratios apply.

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

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Your legal liability is covered in respect of bouncy castles used by you for the children attending your group (or other children in their family), providing you adhere to the conditions stated in the policy. (You may also wish to read the explanatory guidelines available from Morton Michel.) 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 Children Act 1989 to take out the policy?**

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If your group 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 Children Act, then you do not require registration to obtain the insurance cover. Please contact OFSTED, or other registering authority, to find out if you need to be registered.

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

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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. Therefore, if you have regular voluntary helpers, you should take out Employers' Liability insurance.

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

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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 group 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 us see this document.

### **Is the group covered if it moves to new premises?**

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Provided that the consent of OFSTED or other registering authority has been obtained, both temporary or permanent changes of address will be covered automatically by the policy. Please advise Morton Michel in writing of all changes of address. However, if we insure your buildings, we will require completion of a new proposal form before you move and cover is subject to acceptance of this proposal by Morton Michel.

### **We are taking out cover for our equipment. Does it include sheds and contents of sheds?**

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Yes, within certain limits, providing it is either a timber or metal shed. Please refer to the Group Equipment – Standard Cover on page 5 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.

The following are recommended security devices for use in specific areas of your building. Your local crime prevention officer or locksmith will be able to advise on suitable locks and other devices where special fittings are required.

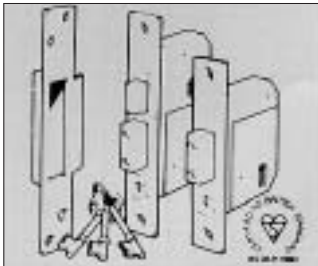
**Final exit door**

For the final exit door, a mortice deadlock should be used that conforms to BS3621 or a lock of higher quality. If any door is not thick enough for a mortice deadlock other high security cylinder rim deadlocks are suitable.

Another option is a close shackle padlock (minimum 5 lever) on a coach-bolted locking bar.

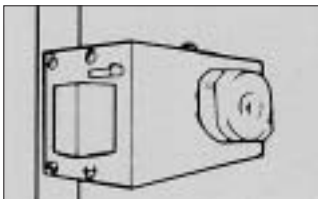
Typical examples of suitable **mortice deadlocks** are:

- Chubb 3G114, 3G220, 3G117, 3K77
- ERA 208, 210
- Yale P560, P562



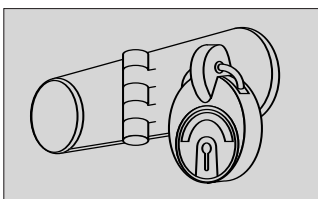
Examples of suitable **cylinder rim deadlocks** are:

- Chubb 4L67, 4L73, 4L74
- Yale XBS1, XBS2
- Ingersoll SC71, SC73



Examples of suitable **close shackle padlocks** are:

- Chubb 1K11, 1K21
- Ingersoll CS712, CS700, CS612
- ERA 975

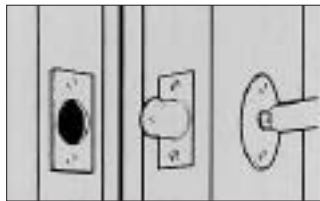


**Other external doors**

The same types of mortice deadlocks should be used for other external doors as for the final exit door. Alternatively, two key operated mortice or surface mounted security bolts with removable keys sited near the top and bottom of the door. With french windows and two leaf doors, these bolts should be fitted on each leaf and used in conjunction with any centre lock already fitted.

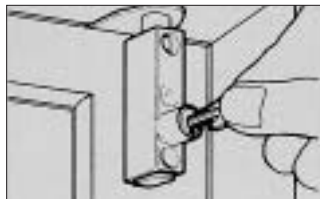
Typical examples of suitable **mortice security bolts** are:

- Chubb 8002, 8006
- Yale PM444
- ERA 838



Examples of suitable **surface mounted bolts** are:

- Chubb 8K116
- Era 805, 2806
- Yale P124



**Patio doors**

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

Typical locks suitable for **patio doors** are:

- Chubb 8K107, 8K119
- Era 2100
- Yale P114

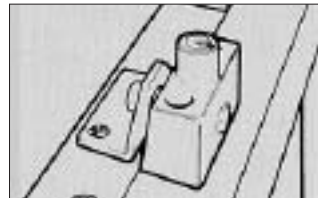


**Accessible windows**

All accessible windows, including skylights and fanlights that can be reached from flat roofs should have key operated locks or security bolts where the key can be removed.

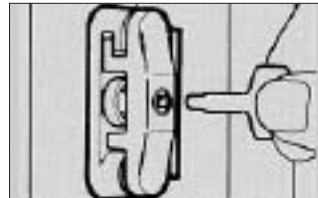
Suitable locks for **sash windows** include:

- Chubb 8K108, WSI
- Era 2804, 822
- Yale P114



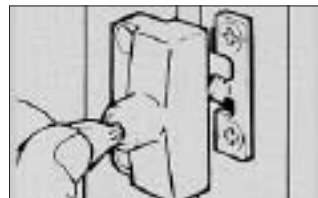
Suitable locks for **wooden casement windows** include:

- Chubb 8K101, 8K102
- Era 2802, 2809
- Yale P112, P113



Suitable locks for **metal casement windows** include:

- Chubb 8K100, 8012
- Era 2901
- Yale P115



Suitable locks for **fanlights** include:

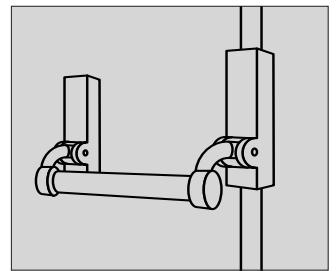
- Ingersoll FM68
- Yale P111

For **louvre windows** the slats should be glued with epoxy resin and a special louvre lock fitted.

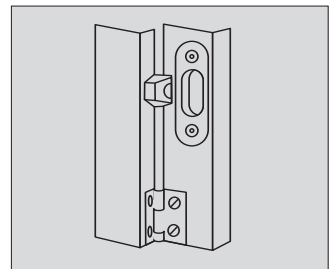
**Fire exit doors**

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 top and bottom.

**Push/Panic bar:**



**Hinge bolts:**



### 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](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 *Group* 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 *Group* 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.

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 Claims Services Manager, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH or telephone 0800 015 1407.

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.

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.