



Winner - Croydon Best of Borough Awards 2008, Best Employer
Finalist - UK Broker Awards 2008

**CHILDREN'S INDOORPLAY
INSURANCE INFORMATION/SUMMARY SHEET**

• **CRIMINAL RECORDS**

It is a requirement of your policy that criminal records of employees and voluntary workers are checked. Please contact the Criminal Records Bureau or the Independent Safeguarding Authority as applicable www.crb.homeoffice.gov.uk or www.isa.gov.org.uk. If you receive a reply that reveals an adverse disclosure you should advise us immediately. You may need to apply through an umbrella group and details are available on the websites.

• **EXPERIENCE/QUALIFICATIONS AND STAFF:CHILDREN RATIO**

It is a requirement that at least 1 in 3 staff have a minimum of 2 years experience (e.g. as a childminder, working in a school, pre-school, nursery or similar type of activity area etc. either as a volunteer or paid worker) OR qualifications (e.g. course in childminding, NNEB, NVQ etc) in the care and supervision of children. Whilst we appreciate that most staff at children's activity areas are employed in a monitoring capacity only we would require a minimum of 2 members of staff on the premises for the first 40 children present and one further staff member of each 20 children thereafter. This would also apply for the duration of children's parties. Employees in a reception or kitchen role should not be included in the supervisory or monitoring staff numbers.

• **INDEPENDENT SAFETY INSPECTION OF THE PLAY EQUIPMENT AND PREMISES**

It is recommended that a safety inspection of the equipment and premises is carried out. Subject to complying with the recommendations highlighted in the safety inspection report carried out by a competent independent indoor soft play industry specialist company or individual we will refund to you a discount of £200. Safety inspection reports are acceptable, for example, from The Play Inspection Company and ROSPA. Details are available from their websites www.playinspections.co.uk and www.rospa.com or from the Register of Play Inspectors International www.playinspectors.com

• **RISK ASSESSMENT/ FIRE SAFETY**

You need to have in place fire and health and safety risk assessments. Information is available to assist you from www.hse.gov.uk and www.communities.gov.uk

• **SPORTS AREAS**

Any indoor 'sports area' must be netted, only soft foam balls to be used, monitored by staff on a regular basis, parents must continue to supervise and be responsible for their children. In addition, the children using this activity must be suitably segregated by age or height to ensure their safety.

• **TRAMPOLINES AND INFLATABLE EQUIPMENT**

The manufacturers and/or suppliers instructions regarding use must be complied with at all times. No adult must be allowed to play on the equipment and only one child should be allowed on a trampoline at any one time.

• **PLAY EQUIPMENT**

The equipment should be manufactured, supplied and installed by an industry specialist. On a daily basis and before opening to members of the public, the play equipment must be inspected and any relevant action taken. The equipment should be maintained by an industry specialist, as recommended by the manufacturers or as necessary if a fault is identified and requires immediate attention. In addition, the equipment must be cleaned and sterilised on a regular basis or as necessary

• **SECURITY**

Except in certain areas burglar alarm systems are not a policy requirement, however a good level of physical security is required. Key operated locking devices should be installed on all accessible opening windows and the final entry/exit door should be secured by a minimum of a 5-lever mortise deadlock.

• **EXCLUDED PERILS**

The IndoorPlay policy excludes Accidental Damage and Subsidence, however, these may be offered if required. Please contact Morton Michel for further information.

• **PREMIUM PAYMENT TERMS**

We can accept premium payments by the following methods:-

Credit / Debit Card payments subject to a £1.00 processing charge

Cheque Payments.

Direct Credit Transfer.

Premium instalment plans over the first 2 months of the policy, charged at £10.

Premium instalment plans over 12 months paid by direct debit, charged at 0%

For full details of the policy terms, conditions and warranties, please see the IndoorPlay Policy wording which is available as a pdf document on www.mortonmichel.com or contact General Department at Morton Michel on 0845 2570 115

www.mortonmichel.com

Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD T: 08452 570900 F: 08452 570547/0548
General insurance: 08452 570115 Preschools & Playgroups: 08452 570116 Childminders & Nannies: 08452 570117
Out of school clubs: 08452 570118 Nurseries: 08452 570119 Groups: 08452 570120 Calls are charged at the local rate
Authorised and regulated by the Financial Services Authority. Partners: NP Beere Cert CII, JJ Beere (BA Hons), SE Beere (BA Hons).