



Epecially designed for



great clubs for young people

MAKE SPACE INSURANCE

Specially arranged by
MORTON MICHEL
Alhambra House, 9 St Michael's Road, Croydon CR9 3DD
Telephone: 0845 2570900

SUMMARY & GUIDE



MortonMichel

Make Space

Make Space is a campaign supported by Nestlé Trust in partnership with 4Children that aims to create a network of contemporary out of school clubs in England, for young people predominantly between the ages of eleven and sixteen.

Make Space Clubs will be dynamic places offering social opportunities, activities and development for young people in a safe environment.

Make Space Insurance has been designed specifically to meet the needs of Make Space Clubs.

Make Space Insurance for Make Space Clubs

Summary and Guide

Make Space Insurance

Make Space Insurance has been developed by Morton Michel and Sterling Insurance Company. It is designed for Make Space Clubs that cater for persons predominantly between the ages of eleven and sixteen; however, the insurance also covers this kind of provision catering for persons between the wider age range of eight to twenty-five. Cover is provided under our Group policy and includes a comprehensive range of cover, providing not only Public and Employers' Liability insurance but also Make Space Equipment, Make Space Money, Personal Clothing, Personal Accident and Personal Money.

All policyholders have legal expenses cover and access to dedicated helplines.

There are optional extensions available for Buildings insurance, All Risks cover on your equipment, Loss of Revenue, Deterioration of Frozen Foods and Professional Indemnity.

We can also arrange minibuss insurance for your group. Call 0800 975 4898 for a free quotation.

Added Support

Your Make Space Insurance will automatically give you access to dedicated helplines, provided by DAS Legal Expenses Insurance Company Limited, that will give you professional advice and support at any time of day or night - 24 hours a day, 365 days a 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 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.

Morton Michel - the Childcare Insurance Specialist

Founded in 1964 Morton Michel is a leading intermediary in childcare insurance. As specialists in this field, the company has unrivalled expertise and currently arranges cover for around 10,000 nurseries and pre-schools, 20,000 childminders and nannies, 6,000 out of school clubs and numerous other social and voluntary groups connected with childcare. Morton Michel is committed to providing tailor-made policies for those involved in the business of childcare. The company will discuss any aspect of Make Space Insurance and provide prompt settlement of smaller claims on a direct basis.

Sterling Insurance Company

Sterling Insurance Company offers an extensive range of commercial and personal insurances. Established over 50 years ago, Sterling is particularly renowned for its specialist policies, which meet the needs of specific businesses or services.

The Company has worked closely with Morton Michel for over forty years and continues to do so today. Together, their extensive experience of the childcare industry enables them to develop policies that match the specific risks involved. This results in comprehensive cover at competitive premiums.

Sterling prides itself on its efficient use of the latest technology in the administration of its policies and in the swift settlement of claims.

Policy Summary

Make Space Insurance is provided under Sterling Insurance Company Limited's Group Policy

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

This document summarises the cover provided by the Group policy incorporating the Make Space Insurance endorsement 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 and Make Space Insurance endorsement. A full policy document and specimen endorsement is available free of charge from Morton Michel.

Public Liability

If 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

£2,000,000 any one cause. (Higher limits available on request.)

Automatically Included

- accidental damage to the regular meeting place
- 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 out of school club officials, child 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 tubes and emptying/ changing stoma bags, in accordance with policy conditions
- vicarious liability (as decided in a Court of Law)
- children with special needs
- bouncy castles used by the group for the children attending the group (or other children in their family) in accordance with policy conditions
- use of trampolines in accordance with policy conditions
- contingent motor liability - provides cover for the group if a motor accident occurs in connection with the 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, children 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)

- 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 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.

Group Equipment

Equipment belonging to you or for which you are responsible is covered, whilst kept in group premises, against fire, lightning, explosion, aircraft, theft involving forcible and violent entry or exit, riot or civil commotion, malicious damage, earthquake, impact by vehicles, storm, flood, sudden escape of water or oil, or falling trees or branches.

Sum insured £5,000 (more if required).

The equipment, when not in use, must be kept in a locked room, hall, cupboard or outbuilding. Full details of any outbuilding containing equipment must be provided to Morton Michel for consideration.

Automatically Included

- debris removal
- fixed property in the open (other than for storm, flood, theft or malicious damage)
- 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.

Main Exclusions

- the first £100 of each claim other than as stated below
- the first £250 of each claim in respect of equipment in timber sheds
- theft, riot or malicious damage losses not reported immediately to the police and within seven days to Morton Michel
- damage caused by other authorised users of the premises
- terrorism, war and kindred risks.

Optional Extra

This cover can be extended to allow for accidental damage to your equipment at the group's premises.

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.

Group Money

Provides protection against loss of money whilst in transit or in bank night safe - up to £500; on the premises during business hours - up to £500; in the home of any authorised group official - up to £500; on the premises outside business hours in locked safe - up to £250.

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
- losses not reported immediately on discovery to the police and within seven days to Morton Michel.

Personal Assault

Group officials aged between 16 and 70 are automatically 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: £5,000
- temporary total disablement (up to 104 weeks): £50 per week.

Main Exclusions

- any injury caused by or contributed to by any pre-existing physical or mental disability.

Group Officials' Personal Money

Covers loss of group officials' personal money occurring at the premises during group sessions.

Limit £100 any one group official.

Main Exclusions

- the first £10 of each claim
- fraud or dishonesty of any group official
- dishonoured cheques or use of counterfeit money
- any amount recoverable under any other policy of insurance
- losses not reported immediately on discovery to the police and within seven days to Morton Michel.

Personal Clothing for Staff and Members

Covers the loss of, or damage to the personal clothing of group staff and club members, occurring on the premises during any group session.

Limit £100 any one group official or club member.

Main Exclusions

- the first £10 of each claim
- any amount recoverable under any other policy of insurance
- wear, tear, depreciation or diminution in value
- any damage caused by cleaning, repairing, altering or maintenance of property.

Personal Accident for Staff and Members

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 following chart.

Compensation Level

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

Main Exclusions

any injury or death caused by:

- hazardous sports and pastimes
- the influence of drugs or liquor
- any pre-existing physical or mental disability or infirmity, medical condition or chronic or recurring ailment, pregnancy, childbirth or any communicable disease
- terrorism, war and kindred risks.

Legal Expenses

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

- a legal representative to provide support if you or an employee are asked to go to the police station for a matter relating to your group activities
- legal defence in the event of a criminal prosecution arising from your group activities (such as alleged child abuse of the children attending your group)
- employment disputes and compensation awards that might arise with group employees (such as alleged unfair dismissal).

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.

Optional Extras

Your insurance may be extended to include any of the following:

Buildings (optional extra)

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

- 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 £2,000,000 (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
- theft, riot or malicious damage losses not reported immediately to the police and within seven days to Morton Michel
- liability arising out of asbestos or its derivatives
- terrorism, war and kindred risks.

All Risks (optional extra)

As an alternative to the specified perils insured by the Group Equipment section, you may prefer to have certain items of equipment covered for accidental loss or damage occurring 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)
- theft, riot or malicious damage losses not reported immediately to the police and within seven days to Morton Michel
- terrorism, war and kindred risks.

Loss of Revenue (optional extra)

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
- public authorities costs, 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.

Main Exclusions

- terrorism, war and kindred risks.

Deterioration of Refrigerated/ Frozen Food (optional extra)

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

Sum insured £300 (more if required).

Main Exclusions

- the first £25 of each claim
- equipment more than 10 years old.

Professional Indemnity Extension (optional extra)

Your Public Liability section can be extended to cover your group's legal liability in the event of a group official making an error, or omitting to do something that they should have done, or committing libel or slander; provided that all such actions are unintentional.

Limit of Indemnity

£250,000 and £500,000 are available.

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 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.

Guide to Security

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.

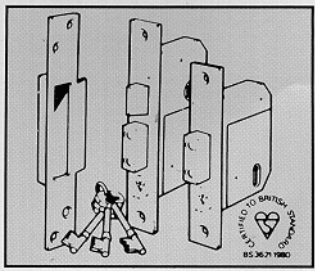
Final exit door

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.

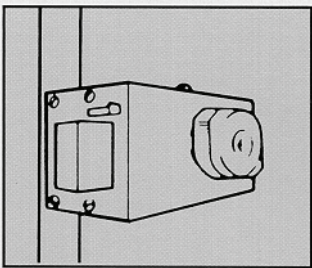
Typical examples of suitable mortice deadlocks are:

- Chubb 3G114, 3G220, 3G117, 3K77
- Era E208, E210
- Yale PM560, PM562,



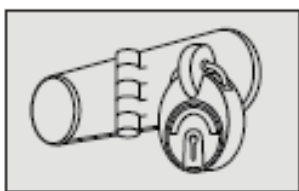
Examples of suitable cylinder rim deadlocks are:

- Chub 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

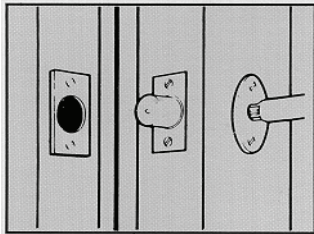


Other external doors

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.

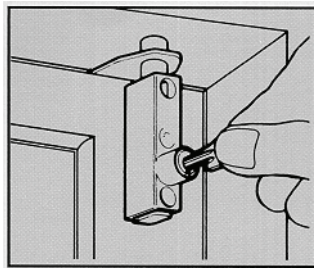
Typical examples of suitable mortice security bolts are:

- Chubb 8002, 8006
- Yale PM444
- Era 838



Examples of suitable surface mounted bolts are:

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

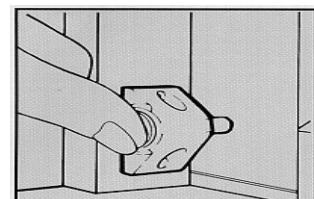


Patio doors

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, 8K2119
- Era 2100
- Yale P114

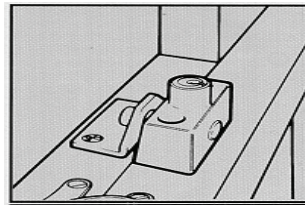


Accessible windows

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.

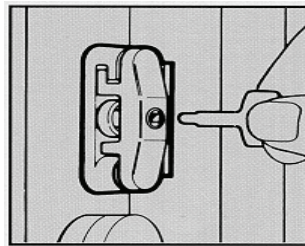
Suitable locks for sash windows include:

- Chubb 8K108, WS1
- Era 2804, 822
- Yale P114



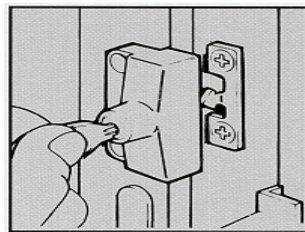
Suitable locks for wooden casement windows include:

- Chub 8K101, 102
- 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

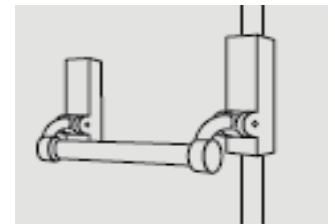
For louvre windows the slats should be glued with epoxy resin and a special louvre lock fitted.

Fire exit doors

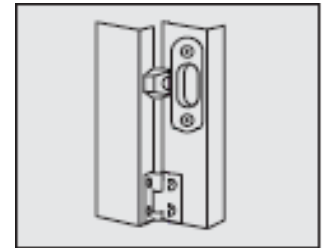
Fire exit doors should be as designated and approved by the Fire Safety Inspecting Officer.

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

Push/Panic bar:



Hinge bolts:



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 1SQ

Branch Office:
Westbourne House
Coolinge Lane
Folkestone
Kent CT20 3RZ

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 01303 856300.

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 Michael's 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, Westbourne House, Coolinge Lane, Folkestone, Kent CT20 3RZ; telephone number 01303 856300.

(A copy of Sterling's complaints handling procedure is available on request by writing to the Customer Services Manager, Sterling Insurance Company Limited, Westbourne House, Folkestone, Kent CT20 3RZ or by telephoning 01303 856300.)

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.



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