



**MortonMichel**

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

Morton Michel does not make recommendations or provide advice.

The Mobile Creche policy has been designed to meet the demands and needs of mobile creche facilities but you will need to make your own choice as to how you wish to proceed.

# Mobile Creche

Insurance for mobile creche facilities  
Proposal



Schemes  
Intermediary  
of the Year 2006

Arranged by:

**MM**  
Morton Michel

## Proposal Form

Please complete and return form together with your premium payment to: Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD.

Your insurance will be provided under a MobileCrèche Policy. Any special terms or conditions will be advised to you in writing.

Before completing the proposal please refer to the Summary and Guide as this will assist you to select the sections and amounts insured which you require. Please answer the questions fully and do not withhold or misrepresent any facts which are likely to influence the Company's assessment and acceptance of this proposal. You have a duty to disclose all material facts and failure to do so could invalidate the insurance. Copies of all information including letters supplied to us for the purpose of effecting this insurance should be retained. A specimen policy is freely available on request. Please use BLOCK CAPITALS or TICK the BOXES as appropriate. If there is insufficient space to complete any answer, please use the supplementary information area at the end of this form.

I require MobileCrèche insurance to commence from:

Name of crèche	Your name
Main location crèche is held:	Your address (for correspondence purposes)
Postcode	Postcode
Telephone	Telephone
Fax	Fax
Email address	Email address

## INFORMATION ABOUT YOUR CRÈCHES

1. Approximate number of crèches per year:

0-50  51-100  101-200  201-500  501-750  751-1000  1000+

2. Maximum number of children that will attend any one crèche

0-30  30-50  50-100  100+

3. The age range of the children that will attend the crèches. (Please specify eg 5 - 12)

4. Is there ever more than one crèche held at any one time? (e.g. concurrent but at different venues) YES NO

If Yes, please state how often this occurs.

5. Please state the area in which crèches are held (e.g. South East London, Sheffield, Glasgow area etc)

6. Types of crèches you hold (e.g. weddings, sporting events, corporate meetings, etc)

7. Please state full details of the activities available.

*The following activities are automatically agreed and approved:*

Arts and crafts, badge making, basketball, bat and ball, board games, bouncy castles (subject to policy conditions), card games, clay modelling, climbing frames, computer games, construction kits, cooking, dance (excludes break dancing), dance mats, dolls, drama, dressing up, face painting, fancy dress, homework corner, horse riding (subject to policy conditions), imaginary play, karaoke, knitting, Lego, mini golf, music, nature area, papier mache, parachute games, pedal go karts, play dough, playground games, races, reading corner, role play corner, roller skating (excludes roller blading and skate boarding), rounders, sand play, scooters, sewing, skipping, skittles, slides, snacks, space hoppers, swing ball, swings, table tennis, tennis, trampolines (subject to policy conditions), treasure hunts, watching television.

If you offer any other activities at your crèche, please provide full details below

Continued overleaf

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## COVER

### Public Liability

You are automatically covered for £3m. If you require £5m, please tick   
(Employers' Liability automatic cover is £10m, restricted to £5m if arising out of terrorism)

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### Optional extras

The following optional extras are available under your policy. Please complete the relevant sections.

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**Equipment** Do you require cover for your Equipment? YES  NO

If YES

Please indicate value of equipment up to £3,000  up to £5,000   
Higher values are available on request.

State the full address where equipment is stored when not in use

Please answer the following questions

- i) Are all final exit doors to your premises (including outbuildings other than sheds) secured by 5 lever mortice deadlocks or 5 lever close shackle padlocks?
- ii) Are all opening windows to your premises (including outbuildings other than sheds) secured by key operated locks or protected by bars or grilles?
- iii) Are the premises protected by an intruder alarm which is in working order and subject to a maintenance contract?
- iv) Is this connected to the Police/Central Station?  
If No, to i) and/or ii), please give details of other security fittings.
- v) Are the buildings containing the equipment (including outbuildings other than sheds):
- a) built of brick, stone or concrete and roofed with slates, tiles, concrete or metal?    
If No, please give full details
- b) used solely by your group?    
If No, please give full details including the occupation of any other tenants/users and advise how the businesses are separated
- c) lighted by electricity and heated by electricity or mains gas?    
If No, please give full details
- d) in an area unduly exposed to storm or impact damage?    
If Yes, please give full details

- vi) Do you store any part of your equipment in YES NO
- 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  £
- 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

- vii) Have the premises ever been flooded; are they in an area liable to flooding or within ¼ mile from any river, watercourse or sea, or have you been informed that your premises are in a potential flood risk area?

If YES, please give full details

**Equipment optional extras**

- a) Do you require the additional cover of accidental damage to all of your equipment?
- b) You automatically have £1,500 of Contents in Transit cover.  
 If you require a higher amount, please state amount  £

**All Risks** Do you require all risks cover on specified items of equipment? YES NO

If YES, please provide full details

Description	Serial Number	Value
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**Group Money** Is cover required? YES NO

**Professional Indemnity** Is cover required? YES NO

If YES, £250,000  £500,000

**Trustees' and Officers' Financial liability** Is cover required? YES NO

If YES, £5,000  £7,500  £10,000

**Loss of Revenue** Is cover required? YES NO

If Yes, what is your annual turnover?  £

**Buildings Insurance** Is cover required? YES NO

If Yes, a separate form will be sent to your for completion.

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## GENERAL QUESTIONS

1) Region/name of OFSTED/other registering authority which has registered your crèche under the terms of the Children Act 1989, if applicable:

2) Registration number, if applicable

3) If you are not required to register your crèche, please state the MINIMUM adult : child supervision ratio that will apply:

4) 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 (continue on a separate sheet of paper if necessary)

YES NO

Date	Type of claim	Amount Settled or outstanding
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5) Has any insurer ever:

a) declined your proposal?

b) refused to renew or cancelled your policy?

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

If Yes to any of the above please give full details

6) Do you obtain satisfactory and confirmed references in writing of prospective employees' integrity before engaging them?

a) Have the necessary Criminal Records Bureau Disclosures been obtained for all new and existing members of staff/voluntary helpers?

b) 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, please provide full explanation.

7) Do you have a written Assessment of Risk?

8) a) Do you have any existing insurances with Morton Michel?  
If Yes, please state the policy number(s)

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

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**IF YOU HAVE TICKED ANY OF THE SHADED BOXES, PLEASE PROVIDE ADDITIONAL INFORMATION IN THE SPACE PROVIDED BELOW**

Please state clearly which question number you are referring to:

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## Morton Michel

Where did you hear about Morton Michel Insurance? (Please tick)

Internet search

Magazine advertisement

Exhibition

Word of mouth

Existing Morton Michel client

Other  (Please specify) \_\_\_\_\_

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## 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 limited company, any one of the partners or directors) hereby apply to Sterling Insurance Company Limited for Mobile Crèche insurance and

- a) 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 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
- b) understand that Sterling reserves the right to contact previous insurers to verify the information contained in this form
- c) 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
- d) 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 Register pursuant to the Sex Offenders Act 1997
- e) 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 by Morton Michel unless otherwise agreed by Morton Michel.**



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

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Underwritten by Sterling Insurance Company Limited. Registered in England and Wales No. 498605  
Registered office: Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ  
Authorised and Regulated by the Financial Services Authority