

# Nanny

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.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standards Department or Citizen's Advice Bureau.

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.

## Insurance for Nannies, Doulas, Maternity Nurses and Childminders exempt from compulsory registration Summary and Guide



Arranged by

**MM**  
MortonMichel



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Fax: 0845 2570547/0548  
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Morton Michel  
Alhambra House  
9 St Michaels Road  
Croydon CR9 3DD

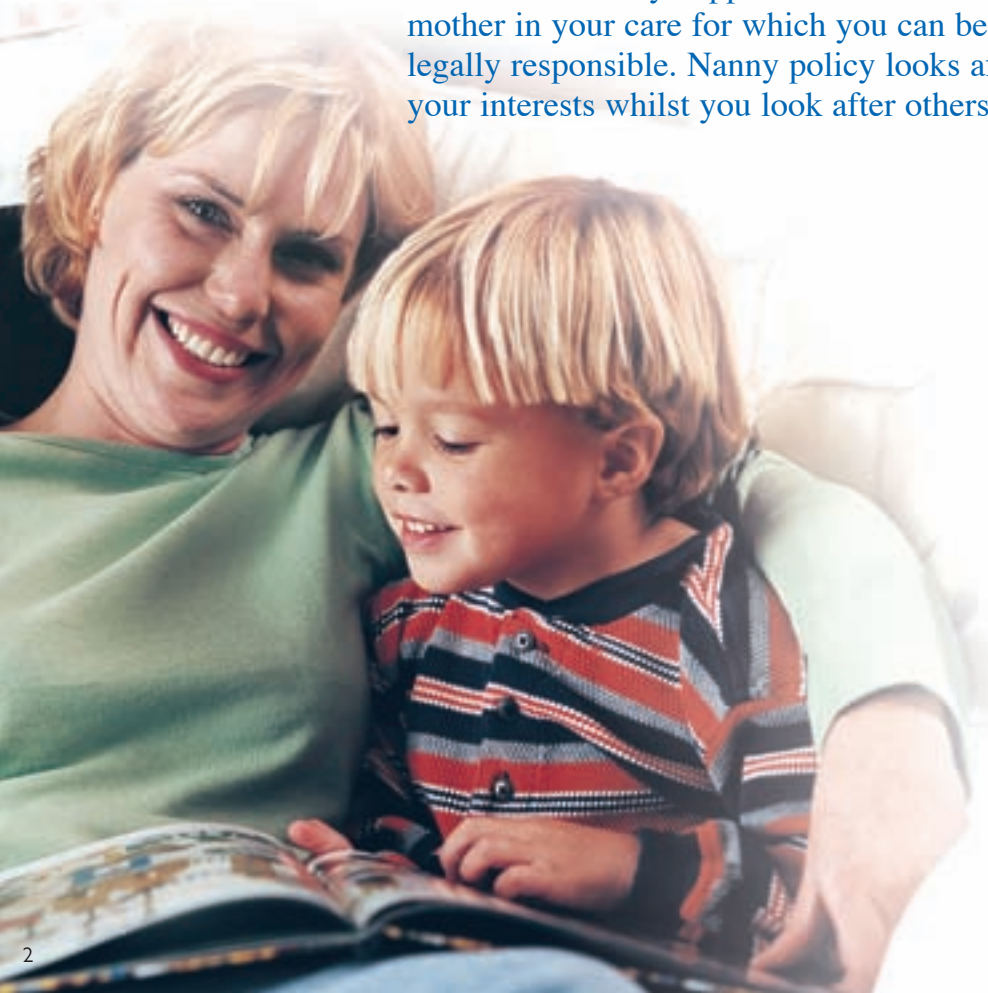
Arranged by

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MortonMichel

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# Nanny

Morton Michel's Nanny policy is for qualified or experienced childcare professionals as well as pre-natal and post-natal support professionals who are home-based and either do not require compulsory registration or have registered on the Voluntary Childcare Register. It includes public liability insurance that covers you for accidents that may happen to a child or mother in your care for which you can be held legally responsible. Nanny policy looks after your interests whilst you look after others.



## Nanny – Cost Effective Insurance Cover for Nannies, Doulas, Maternity Nurses and Childminders exempt from compulsory registration

Nanny insurance has been designed and written by professionals who, with years of experience, have created a policy to match your specific needs, providing the right level of cover at a competitive cost.

It is for qualified or experienced nannies, doulas and maternity nurses, who care for a child or children aged 0-17 and/or pre- and post-natal mothers, based in the child's or mother's own home. It is also for childminders exempt from compulsory registration who are those that care for children aged over 8 or aged 0-8 for less than 2 hours a day from the carer's own home. Cover is not restricted to the home. It also applies if you, as part of your role, take the children in your care out on trips, to the shops or to play in the park – anywhere within the UK.

The comprehensive cover includes: public liability and contingent motor liability. Also included is legal expenses insurance, which covers your legal costs if you are prosecuted in connection with your activities as a professional carer. It also supports you in contract or taxation disputes and in the recovery of debts.

In addition, as a Nanny policy holder, you can obtain practical help and advice through five dedicated helplines, which cover: legal matters; tax and VAT; health and medical information; emergency household repair support; and confidential counselling.

Morton Michel is the leading childcare insurance specialist. We pride ourselves on our speed and efficiency, with same day turnaround for processing most policies and a rapid response to claims. We believe our service is the best because of our professional approach.

### Optional Extra Insurances

With over 40 years experience in childcare insurance, we feel we truly understand your needs and have developed a number of insurance policies to match those needs.

#### Personal Possessions insurance

Available as an extension to your Nanny insurance. Details can be found on page 5.

#### Personal Accident insurance

The Morton Michel Personal Accident Plan provides you with:

- up to £40,000 in permanent disability benefit
- £20,000 accidental death cover
- £40 per day hospitalisation benefit (excluding the first five days)

- worldwide cover, 24 hours a day (subject to conditions)
- guaranteed acceptance.

For more information, please call 0870 169 1085.

**Full Household Contents insurance** If you live out, we can arrange full contents insurance for you. For details please call freephone: 0800 975 4898.

**Motor insurance** Your motor insurance may be invalid when you use your car in connection with your work. Our motor insurance will give you the cover that you need at competitive rates. For details, please call freephone 0800 975 4898.

[www.mortonmichel.com](http://www.mortonmichel.com)

For more information about Morton Michel and our range of childcare products, you might like to visit our website at [www.mortonmichel.com](http://www.mortonmichel.com).

Application and payment for insurance and other Morton Michel products can all be done via our website.

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

This document summarises the cover provided by the Nanny policy 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. A full policy document is available free of charge from Morton Michel.

### Public Liability Insurance

**Limit of Indemnity £2,000,000**  
(Higher limits available on request)

If, as a nanny, doula, maternity nurse or childminder exempt from compulsory registration, you are held legally responsible for an injury (including death) 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 insurance covers these damages and any resulting legal expenses, up to the limit of indemnity.

### Automatically Included

- attendance at exhibitions, crèches, meetings and outings run for and on behalf of home-based childcare professionals
- food poisoning
- incorrectly administered first aid treatment
- administration of medicines and drugs 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
- children with special needs
- use of trampolines, climbing frames and garden swimming pools in accordance with policy conditions
- duties in relation to your home-based childcare business, outside UK, for a limited amount of days – i.e. holiday cover
- contingency motor liability – this does not replace or include ordinary motor insurance and it does not cover the motor vehicle or its contents. It does provide cover if you use someone else's vehicle (with their permission) in relation to your home-based childcare business and a motor accident occurs for which you are legally responsible, but the vehicle owner does not have the necessary business cover in place. However, you must take all reasonable precautions to ensure that any vehicle used has the appropriate motor insurance.

### Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

### Main Exclusions

- liability for accidental bodily injury to any minded child not in your direct and immediate personal care, custody or control (except in an emergency)
- liability arising from the actions or omissions of any employee, assistant or helper (except in respect of accidental bodily injury to a minded child left in their care in an emergency)
- property belonging to you or your family or your employer(s) or in your custody or control
- liability which should be covered under your employer's household policy
- any bodily injury to you, any member of your family or person employed by you
- 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).

### Legal Expenses

#### Limit £50,000 any one event

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.

#### Automatically Included

- a legal representative to support you if you are asked to go to the police station for a matter relating to your work as a nanny, doula, maternity nurse or childminder exempt from compulsory registration
- legal defence in the event of a criminal prosecution arising from your business activity such as alleged child abuse of the child/children in your care
- taxation disputes with HM Revenue and Customs
- support for contract disputes of over £100, if a parent breaks with your contract terms
- support for the recovery of a debt of over £100, if a parent fails to pay for your services.

### 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

Helplines, provided by DAS, are automatically included with your policy to give professional advice and support. They are available 24 hours a day, 365 days of the year.

#### Advice is given on

*Tax:* including VAT, self-assessment, income tax and HM Revenue & Customs 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.

Your Nanny policy may be extended to include Personal Possessions insurance.

### Personal Possessions

If you have accommodation at your employer's home, Morton Michel offers an "all risks" insurance to cover your household goods and personal effects, whilst contained in your employer's home.

Sum insured £3,000 (higher amounts available on request).

### Main Exclusions

- the first £50 of each claim
- damage caused by rot, fungus, insects, vermin, pests, pets
- electrical or mechanical breakdown
- terrorism, war and kindred risks.

### Important Notes

1. 'Nanny' is defined in the policy as a person contracted and paid to look after a child (children) working in and from the child's home.
2. 'Doula' is defined in the policy as a person contracted and paid to provide a baby's mother with physical, emotional and informational support in pre-natal care, during childbirth and during the post-partum period, working in the mother's home.
3. 'Maternity Nurse' is defined in the policy as a person contracted and paid to care for both mother and baby during the post-partum period, working in the mother's home.
4. 'Childminder exempt from compulsory registration' is defined in the policy as a person contracted and paid to look after a child (children) aged over 8, or aged 0-8 for less than 2 hours a day, from the carer's own home and who is exempt from compulsory registration.
5. The term 'minded child' when used in this policy relates to children for whom you are contracted and paid to look after.

6. Nanny share situations are automatically covered, provided you are within any Ofsted/other registering authority rulings on the number of children you take care of and any registration requirements.
7. If you are using either your own car or a car belonging to any member of your family to transport minded children, you must make sure you have appropriate motor insurance to cover you. Please call us on freephone 0800 975 4898 for a quote, if required.

### Morton Michel – The Childcare Insurance Specialist

Founded in 1964, Morton Michel is a recognised leader in childcare insurance. It has unrivalled expertise in this field, which it applies to the development of its insurance products. Morton Michel 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 dedicated to providing top quality service to all its clients. The company will discuss any aspect of the Nanny policy and provide prompt settlement of smaller claims on a direct basis.

### Sterling Insurance Company Limited

Sterling Insurance Company Limited offers an extensive range of commercial and personal insurances. Established over 50 years ago, Sterling is particularly renowned for its specialist policies, such as Nanny, 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.

### 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 Nanny 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 Nanny 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

