

To find out more, call us today
or visit our web site:

www.mortonmichel.com

For Nanny insurance call

0845 2570117

For MotorCare call

0800 975 4898

For HomeCare call

0800 975 4898

IMPORTANCE OF INSURANCE FOR PARENTS AND NANNIES



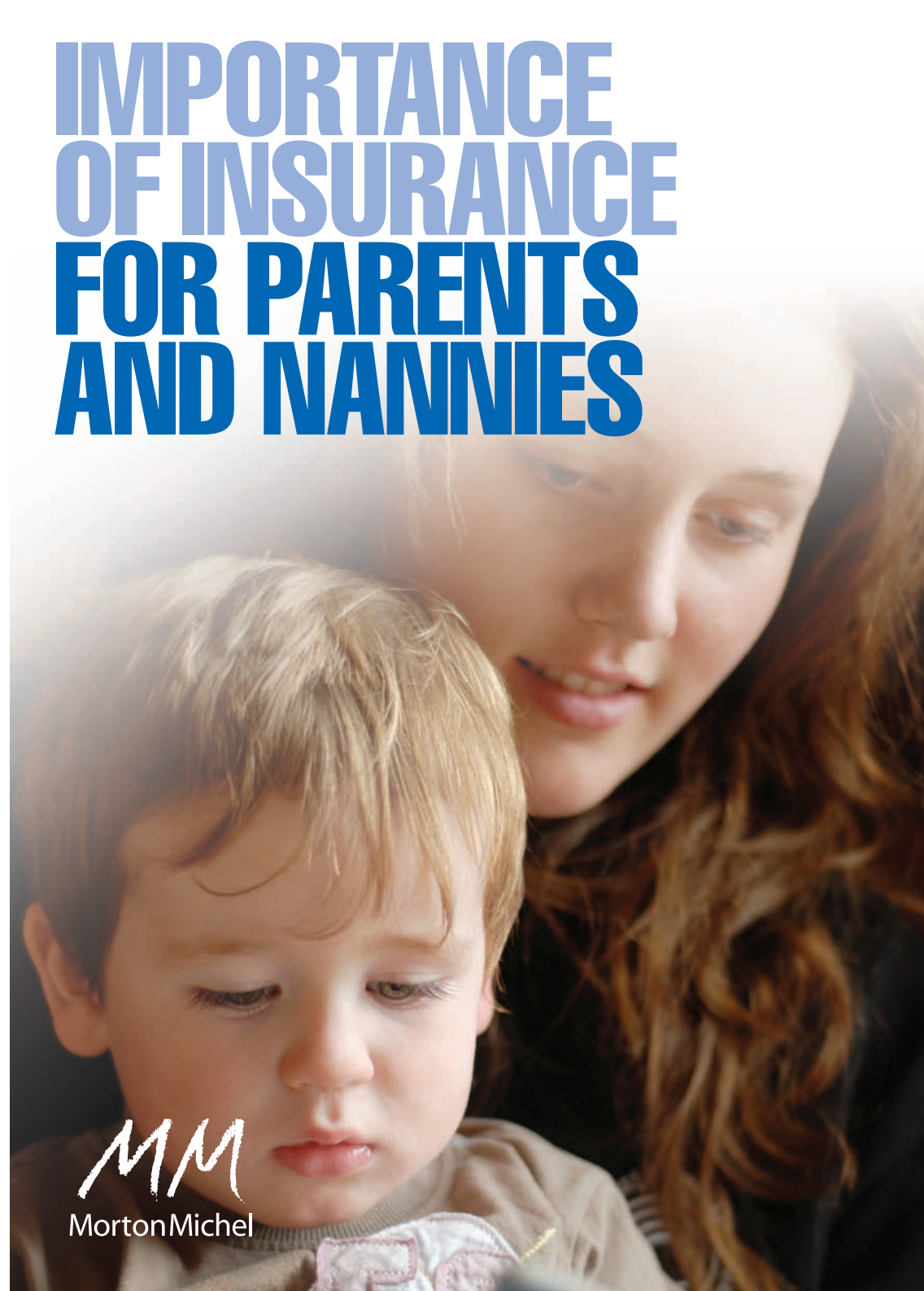
MortonMichel

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MortonMichel



FOR NANNIES

WHY YOU NEED INSURANCE

If a child in your care is injured, you could be held legally responsible. In law, a child could even make a claim for damages against you up until the age of 21 – years after that child has left your care.

It could be as simple as a child being scalded by a hot drink left within its reach, a baby wriggling and falling off a changing table or a toddler choking on something they should not have had access to. If you are considered to be negligent at the time it occurred you could find yourself having to pay damages for any injuries sustained.

NANNY FROM MORTON MICHEL

With a Nanny insurance policy from Morton Michel you will have peace of mind. Nanny insurance provides you with £2 million of public liability cover.

So you can rest assured knowing that if a claim is made against you, now or in years to come, Nanny insurance will cover you up to that amount provided that the insurance was in force at the time of the incident.

For more information about Nanny insurance call: **0845 2570117**.

MOTORCARE

Did you know that if you use your car or your employer's car to transport the children in your charge, your motor insurance might be invalid unless you have business use cover? And if you take payment for carrying children in your car, even if the charge is indirect such as payment for nannying, you might even need Hire and Reward insurance. Some insurers will charge more for this; others will not offer this type of cover at all.

At Morton Michel we offer a range of MotorCare policies for professional child carers like yourself so why not call our freephone MotorCare line on **0800 975 4898** for a quote.

FOR PARENTS

WHY YOU NEED INSURANCE

By law, you are obliged to take out employers' liability insurance if you employ anyone, including domestic staff such as a nanny. Employers' liability insurance will protect you against costs and compensation awards that could result from a claim made by an employee if you are held responsible for an injury sustained during the course of nannying duties – whether in your home or out and about.

HEMECARE

Traditionally, employers' liability cover was included in household insurance for domestic staff such as maids and butlers. Today, not all insurance companies include it in their policies and even if they do the cover may not necessarily apply to nannies.

Because Morton Michel specialises in childcare insurance, our comprehensive HomeCare household insurance includes £10 million of employers' liability cover as standard. It applies to nannies and any other domestic staff that you employ.

For a quote call our freephone HomeCare line on **0800 975 4898**.

MOTORCARE

If your nanny uses your car to transport your children, make sure that you have adequate motor insurance cover in place. Some insurers will consider this as business use and will increase your premium accordingly. At Morton Michel we offer a range of motoring policies to support the use of a vehicle by a childcare professional. So when you add your nanny to your insurance, business use will be automatically included.

For a quote call our freephone MotorCare line on **0800 975 4898**.

