

Being the Best

AT Morton Michel, we were delighted to receive two top awards this year: Schemes Intermediary of the Year in the UK Broker Awards and Best Family Business in Croydon's Best of Borough Awards.

Morton Michel partner, Samantha Beere, accepted the awards with her two brothers and partners, Nick Beere and Jerry Beere. "We are thrilled to receive these awards," said Samantha. "It is wonderful to have recognition for all the hard work that we have put in over the years."

Perhaps the most significant award was the one we received from the UK Broker Awards. These awards are organised by leading insurance trade magazine, Insurance Age, and are the equivalent for the UK insurance intermediary industry to the Oscars for the film industry.

For Schemes Intermediary of the Year, judges were looking for a company that could demonstrate a commitment to meeting customer needs and to delivering a high quality service across all its activities. This had



Morton Michel staff at Croydon's Best of Borough Awards.

to be coupled with a proven track record of successful and innovative expansion. Insurance Age received over a hundred entries for its awards with a particularly high number of entries for the Schemes Intermediary of the Year.

"This is one of the most hard fought of all the categories," explains editor of Insurance Age, Michelle Worvell. "Furthermore, the quality of the entrants was exceptionally high this year and there were some real top players competing for this particular award." So we are very proud to receive this accolade.

The judges of the Best of Borough Awards demanded similarly high levels of customer service together with value for money, innovation and flexibility when awarding Morton Michel the accolade of Best Family Business in Croydon.

"Our clients have always been our first priority," says Morton Michel founder, David Beere. "And it is nice to know that the judges recognised our commitment to clients and the work we do."

David founded Morton Michel with his wife, Kathy Beere, in 1964. They are the parents of Samantha, Nick and Jerry Beere, who now run the business in partnership. The company was born over the family's kitchen table – literally – when the playgroup that Kathy worked at was finding it difficult to obtain public liability insurance. As David worked in the insurance industry, he devised a policy for Kathy's playgroup.

Since these humble beginnings, Morton Michel has steadily grown to become the recognised leader in insurance for childcare professionals yet still remains a caring, independent family business.

"Winning the combination of both these awards is terrific," says Samantha. "They recognise some key aspects of our business – that we are innovative, professional and responsive; and that we are a caring family business. More than that they are saying that we are the best in our field. And, of course, we are very, very proud of that."



Best of Borough Awards
2016
Best Family Business





Home Care For All

Ssh! It's a secret. You don't have to be a childcare provider to benefit from Morton Michel's extensive range of household policies.

More and more people are discovering what thousands of childminders, nannies and nurseries have known for years: that Morton Michel offers some of the most competitive and inclusive household insurance policies around.

"We have a home insurance policy to suit virtually everyone whether or not they are involved in childcare," says Zari Bowesman, Morton Michel's household account handler. "We can also tailor policies to suit the needs of individual clients."

So, if you want a policy that is based on the number of bedrooms in your home, or the value of your possessions, or if you would prefer to include cover for accidental damage or for business equipment or a caravan or, even, a second home – in fact, almost any type of household insurance that you can think of - Morton Michel can arrange it.

Executive Home is proving especially popular. It is a high worth policy for those that have more than £50,000 of home contents to insure. "What makes it so attractive," says Zari, "is all the many extras that are included at no extra cost, like cover for pets, car breakdown and family legal protection." It is also a very flexible policy that can be tailored to meet the needs of the individual.

As you would expect from Morton Michel, we also offer policies designed for childcare professionals. ChildMinder HomeCare, for example, has been tailored for childminders and includes running a childminding business from home. With some other insurers, household insurance is invalid if a person runs a business like childminding from their own home. Not the case with ChildMinder HomeCare as long as the childminder has current public liability insurance in place, like ChildMinder, for their childminding activities. This, together with accidental damage cover that can be

included in the policy, gives childminders the peace of mind they need. But what happens if a childminder ceases her business?

"It is not a problem at all," says Zari, "ChildMinder HomeCare will still cover an ex-childminder. But there may be a more suitable product so we always

welcome a call from anyone that wants to check it out. Having such a good range of products we know that we should have something for everyone."

For more information, or to get a quote from Zari and her team, call Morton Michel's General Insurance department on 0800 9754898

Getting FIT

Getting fit can be good for the body. Or good for the mind. But this particular FIT is good for the service that we provide you. FIT is the Foundation Insurance Test – the foundation exam organised by the Chartered Insurance Institute. Last year, ten of our staff undertook the exam and all passed with flying colours.

"We wanted to support any member of our staff that hadn't already got insurance qualifications," says Kathy Beere, one of the founders of Morton Michel. "Some hadn't sat an exam since leaving school and were extremely nervous to start with. But now that they have all passed, I believe they have new found confidence!" Kathy provided mentoring for those taking the exam with her husband and



co-founder, David Beere.

FIT has a very broad syllabus, including such subjects as the FSA, underwriting and limits. As well as guiding the staff through the syllabus, Kathy and David set mock exams and

Race for Life



Morton Michel partner, Samantha Beere, ran 5 kilometres in the Croydon Race for Life in May raising £690 for Cancer Research. Samantha was pleased to have clocked up a time of 55 minutes. In her own words, she says that she: 'did run a good deal of the way'!

Policies and Procedures: Help is at Hand

A new pack is available for the ChildMinder Organiser. It is the Policies and Procedures pack, which has been designed to help childminders prepare these important documents. It provides guidance for the core policies: behaviour management, equal opportunities, outings, sick child, special educational needs and working in partnership with parents and carers; and the procedures include: accidents/incidents/emergencies, child not collected, child protection, complaints, fire and lost child. The new pack will replace the Notes pack in the Organiser.

The decision to produce a Policies and Procedures pack resulted from a survey that we carried out.

"We conducted the survey as part of a review of our ChildMinder Organiser," explains Sarah Anderson,

ChildMinder account manager at Morton Michel. "We asked childminders about their use of the Organiser and their needs. One thing that there was a particular demand for was help with preparing policies and procedures statements."

As most childminders know, well prepared policies and procedures documents provide important information for parents. They also help towards a higher grade in an Ofsted inspection.

However, it can be difficult to know what to include in the documentation and it is a task that many childminders find difficult.

When it came to developing the packs we worked closely with Early Years, childminder trainers and network organisers and we are very grateful to them for their help and advice. Various Early Years personnel confirmed that policies and procedures documentation was an area that a number of childminders fell down on. One thing that they made clear from the start was that the pack should not just be a series of samples and we agree with them.

"Everybody's circumstances are different," says Sarah, "Each policy and procedure document should be relevant to the circumstances of each individual childminder. One size really doesn't fit all! We therefore felt it would be much more helpful to provide guidance on what should be considered for inclusion."

The comments that we have received from Early Years have been extremely positive with most saying that they believe that it will be a very useful resource for childminders.



FIT test candidates with David and Kathy Beere

then went through the results with the applicants.

"Kathy and David's input was a huge help," says Louise Bashford, account handler for PlaySafe and one of the FIT exam entrants. "They have

been in the industry for more than 40 years and the depth of their knowledge is vast! The test itself was quite hard, but it has been well worth doing as I now feel that I have a much better understanding of the whole business."

Three Generations of Pre-School

What started as a social event 41 years ago, has become one of Liverpool's most successful and acclaimed pre-schools.

Wavertree Garden Suburb Pre-School was born after a group of young mothers and their toddlers decided to meet each week in their community hall for a chat and a cup of tea. Today, the group has 50 children on its register, a long waiting list and a clutch of awards including a much-deserved MBE for services to young people for Joan Daly one of the group's founders and now its supervisor. "I feel very honoured and lucky to have been given an award for doing something that I love," says Joan. "The group has enabled me to forge bonds with three generations of children and parents."

Now 75, Joan continues to supervise the group each day with the help of four paid staff and six volunteers. "She is known as Auntie Joan to everyone," says Denise Lewis, the group's manager. "She is everybody's mentor, auntie and mum rolled into one, but the group is very much a team effort and we all help each other and swap roles."

All the staff and volunteers at Wavertree Garden Suburb Pre-School



became involved when they took their own children to the group. "Our children grew up and went on to full-time education but we all stayed at pre-school," laughs Denise.

The group has the feel of an extended family and a third generation of children are now passing through its doors. "It is so rewarding to see parents who attended the group when they were children return with their own toddlers," says Denise.

Wavertree Garden Suburb Pre-School is one of Morton Michel's longest-standing customers, having been insured continuously from its set-up in 1965 – only a year after Morton Michel was founded - to the present day.

The group has seen many changes over the years. "There are ever-

Enrolment in 1965 when Wavertree Garden Suburb Pre-School group was first started. Joan Daly is standing on the far left with her son in her arms.

changing rules and regulations," explains Denise. "Our sole aim is to produce happy, smiling children but sometimes it can be a challenge to strike a balance between the rules and the needs of the children."

But strike a balance, Wavertree Garden Suburb Pre-School certainly has. It came through its last OFSTED inspection with flying colours and in June 2006, Liverpool Early Years awarded a special National Quality Assurance certificate to the group. It was the only pre-school group in Liverpool to be given such an award in 2006. The certificate was presented to Joan, Denise and Elsie Wright, another long-standing member of staff, by Professor Christina Lyon, Chair 0-5 Sure Start Board.

The group has reviewed its insurance over the years but it has always stayed with Morton Michel. "Morton Michel's premiums are competitive but, most important, they know and trust us and we know and trust them," says Denise.

Throughout its 41 years of cover with Morton Michel, the group has only made one claim on its insurance policy. A rented photocopier was stolen five years ago and the group found it necessary to claim on their policy. "Morton Michel couldn't have been nicer or made it easier for us to claim," says Denise.

Left to right: Professor Christina Lyon, chair of Liverpool's Sure Start 0-5 sub-group, who presented the National Quality Assurance certificate to Denise Lewis, Joan Daly and Elsie Wright of Wavertree Garden Suburb Pre-School.



Morton Michel,
Alhambra House,
9 St Michaels Road,
Croydon CR9 3DD.

Main switchboard: 0845 2570 900
Fax: 0845 2570547/0548
www.mortonmichel.com

Morton Michel contact numbers

General insurance: 0845 2570 115
Preschools and playgroups:
0845 2570 116
Childminders and nannies:
0845 2570 117
Out of school clubs: 0845 2570 118
Nurseries: 0845 2570 119
Groups: 0845 2570 120



Schemes
Intermediary
of the Year 2006

