

The Morton Michel Story

It was 1963, the times were changing. There was lots of energy and the excitement encouraged everyone to be enterprising. Kathy and David Beere were bringing up their young family, two boys, Nick and Jerry and one girl, Samantha.

Kathy and David had met when they both worked for a large insurance company. By 1963, David, a fellow of the Chartered Insurance Institute, was fast progressing up the insurance business ladder. Kathy, on the other hand, had left the insurance company and was busy with her young family.

Until that time there had been very little provision for children under 5, but playgroups for preschool children were just starting to be formed and Kathy took Nick, Jerry and Samantha to the morning sessions. Soon Kathy's involvement with her local group grew and the organiser asked her to run the group.

With the newness of playgroups, organisers were finding it virtually impossible to obtain insurance. The mixture of toddlers, water, paint and church halls sent shudders down the spines of most insurers. Because Kathy's husband worked in insurance, the owner of the playgroup that she was involved

with approached her for advice. Kathy took the query to David who set up a specialised insurance scheme that was tailored to the needs of playgroups.

That small germ of an idea formed the very beginning of Morton Michel, which today is the market leader in childcare insurance with over 35,000 childminders, 10,000 nurseries/playgroups and around 3,000 out-of-school clubs and holiday play schemes insured.

But throughout its entire history of almost 40 years, some things have never changed at Morton Michel. The company still retains a philosophy of offering insurance policies that provide optimum cover, supported by literature that is easy to read and understand. It still works with the same insurance company, which through changes of ownership, is now called Sterling Insurance Company. And Morton Michel is still very much a family run business.

Right from the start, all adult family members were involved: David, Kathy and David's mother Florence. In fact, the name Morton Michel was the combination of Kathy's maiden name and David's middle name. As the business enjoyed steady growth, David and Kathy began to employ staff. As they were



growing up Nick, Samantha and Jerry went into the office with their parents on Saturdays and during the school holidays to help with stamping envelopes and some of the typing. When Nick had finished business college he immediately wanted to join the family firm. Samantha and Jerry however, both went to University and initially sought other careers (Jerry a teacher and Samantha with the BBC) before the family firm proved too much of a magnet.

With the growth of the business, Morton Michel moved to new premises when more space was required. Two years ago, it merged two separate offices into its present larger accommodation: Insurance House in South London. As the recognised leader in childcare insurance, it has policies dedicated to nannies, private day nurseries, preschool groups, playgroups, out of school clubs, holiday play schemes, parent and toddler groups... and, of course, childminders. Having everything under one roof has enabled Morton Michel to further strengthen the service and support that it offers its customers.

Morton Michel attributes much of its success to the in-depth understanding of the insurance needs of childcare professionals coupled with its ability to be sensitive and responsive to their demands. And when this is provided by a company that is headed by a close-knit team like the Beere family, who really care about their customers, you as a childcare professional can feel confident that you are in good hands.



Minding MATTERS

More from ChildMinder

ChildMinder insurance gives you more cover and more support than ever before. The policy's public liability insurance provides for up to £5,000,000 as standard and it also includes employers' liability insurance and up to £500 worth of cover in case the property of the minded child or someone else's property is accidentally lost or damaged.

In addition, to give you further protection, we have extended your legal cover. For instance your legal defence will be covered if you are criminally prosecuted for anything relating to your activity as a childminder such as alleged child abuse of the children that you mind.

It will also provide legal support if a parent breaks your contract terms or fails to pay for your services. And it will support taxation disputes with the Inland

Revenue and an appeal to OFSTED if your registration as a childminder is cancelled.

Our experience in working with childminders for more than 25 years has given us an understanding of the difficulties that you may be faced with. To give you a hand through difficult times, the Morton Michel helplines provide advice on tax, legal matters, health, medical matters and domestic emergencies. And now we have added a confidential counselling service as well. To help you access these helplines easily, we are now supplying, with your policy documentation, a useful contacts card that you can keep by the telephone.

All this comes at a highly competitive annual premium of £28 and there are no extras like a membership fee before you can purchase your insurance.

More details about the improved ChildMinder insurance can be found on the ChildMinder summary of cover and proposal form leaflet.



EasyMind for peace of mind

Morton Michel has launched EasyMind, a complete package designed to enhance the working life of childminders. It contains the most important things childminders need to operate efficiently and meet their legal obligations. EasyMind includes ChildMinder insurance, the ChildMinder Organiser and a fire blanket. Whilst each component item can be purchased separately, there are significant financial advantages to purchasing everything as a single package.

"We have been arranging insurance for childminders for over 25 years – longer than any other organisation," says Samantha Beere, partner at Morton Michel, "this has given us a true insight into the needs of a childminder. By offering these new products, our childminder customers can purchase all their most essential items from a single source."

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MINDING MATTERS

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ChildMinder insurance, designed to match the needs of childminders, has recently been relaunched and now offers better cover than ever before. See story entitled 'More From ChildMinder' for details.

A fire blanket is a compulsory item of equipment for all registered childminders. The Morton Michel blanket measures 1.2m x 1.2m and conforms to BSEN standard. Weighing just 678 grams, it is lighter than others on the market, making it easier to handle and it is very competitively priced.



ChildMinder Organiser is a brand new concept for helping childminders to keep all their childminding business affairs in order. There are 13 sections contained within an attractive ring binder. The sections cover: a monthly planner, child record forms, weekly attendance records, payment receipts, income records, expenses records, annual financial summary sheet, accident/incident records, existing injury records, short-term medicine treatment records, long-term medicine treatment records, childminding contracts and notes. Everything has been designed to be clear, concise and easy to use. And having everything in one place will make your working life so much easier, neater and better organised.

Refill packs are available to replenish the organiser when required. You can purchase the organiser complete at a

special discounted price or as part of the EasyMind package with even greater savings. Alternatively, you may wish to purchase the ring binder and selective refill packs to make up the organiser to match your own specific needs.

"It is the first time that such a comprehensive organiser has been made available to childminders," says Samantha. "We have designed it to be attractive and easy to use with everything that a

childminder needs to record contained in one place. So whether childminders opt for ChildMinder Organiser as part of the EasyMind pack or just for various component parts, we are confident that it will enhance their working lives."

For a leaflet and order form giving more details about these products call 020 8768 6700 or email:

Sarah@mortonmichel.com; or visit our web site at www.mortonmichel.com.

A day in the life of Sarah Anderson

Many of you will have already spoken to Sarah – she is dedicated to supporting our ChildMinder and Nanny customers.

Sarah's working day at Morton Michel starts just before 9 am. After preparing for the day, Sarah processes ChildMinder applications and renewals from the web site. She then prepares renewal invitations, which are sent out a month before renewals are due. "The number of invitations can vary enormously," says

Sarah, "the most in any one day is about 600."

While the invitations are being printed out, Jim arrives from the post room with her day's mail. "There are usually about 200 items of post for me," says Sarah, "it includes new applications, renewals, change of address details and various queries." Responding to the post takes up most of Sarah's day, "We pride ourselves on getting the work completed and sent out on the same day that it is received," explains Sarah.



What's on the Web

Have you visited our web site yet? It can be found at www.mortonmichel.com. We have now added the ability to take out and renew your ChildMinder insurance online – the only insurance provider to offer this to childminders.

More queries come in for Sarah via the telephone. "Responding to these queries is both the most challenging and the most enjoyable aspect of my job," says Sarah, "you never know what the next call will bring. I have to be very sensitive to the needs of each childminder calling and be able to give clear advice that is genuinely helpful."

When she has finished responding to the post, Sarah runs a report to check for the childminders who have not renewed their policy in time and sends them a reminder letter. "We have only recently introduced this," says Sarah, "and it seems to be much appreciated. Some childminders have just forgotten to renew, others have mislaid their renewal letter or have not received the original renewal letter sent."

By this time the renewal notices are ready to be packed into envelopes. Sarah then collects and responds to requests for proposal forms from the voice mail system. Finally, she downloads credit card payments to the bank and prints out a report.

At the end of another busy day, Sarah leaves the office at 4.30 pm (business at Morton Michel continues until 5.00 pm). "My days are very full," says Sarah, "but there is always time for the odd 5 minutes' chat with my colleagues. It's a relatively small office, but very busy. Everyone is different, but we all get on really well. It is a very easy atmosphere and a great place to work."

We are sure that you will find a lot of useful information on the site. As well as details of ChildMinder insurance, there are other insurances for childminders such as HomeCare, for household insurance, and Caresure, for motor insurance. Some childminders have found that their household or motor policies were invalid when they came to claim because they were operating as a childminder and hadn't read the small print. Our policies are designed specifically for childminders so you have peace of mind and know that you are covered.

Details of our new range of childminder support products can also be found on the site including the fire blanket and MM ChildMinder Organiser. You can view these products and place your order online using a secure payment method. There are also some very useful links that can take you directly onto other sites, including Ofsted and Sterling Insurance Company.

"Our site is very fast and easy to use," says Morton Michel partner, Samantha Beere, "with the advent of webtv we hope many childminders will visit it and find it convenient to conduct their business online."

The screenshot shows the Morton Michel website with the following content:

- MORTON MICHEL**
The Childcare Insurance Specialists
- Navigation: HomeCare, ChildMinder, Professional, Playday, HolidayPay, Group, Home, PAF, Enquiries
- ChildMinder**
- Insurance for Registered Childminders**
- ChildMinder provides your best and affordable cover for registered childminders who have children in their care under the age of eight, on a full day for a post-16s home.
- It is well known that the insurance policy covers ChildMinder events. ChildMinder also also automatically covers you for the total number of children in the childminder's home being under ChildMinder. ChildMinder cover includes:
 - Public Liability (up to £1 million)
 - Employer's Liability - up to £10 million (if needed)
 - Legal Expenses - up to £10 million (if needed)
 - Loss or Damage to Good (up to £10,000)
 - Fire (including lightning) (up to £100,000) (if not PAF)
 - Homehold (up to £10 million)
 - Personal Accident (up to £10 million)
 - Personal Injury (up to £10 million)
 - Personal Injury (up to £10 million)
- For more information visit www.mortonmichel.com
- Insurance: If you would like more details and a quotation for the ChildMinder please visit our web page at www.mortonmichel.com or phone on 08 00 474 474 or your nearest office www.mortonmichel.com

Hot Helplines



Included in your ChildMinder insurance are the Morton Michel helplines, which can provide you with the professional and practical advice you need just by picking up the 'phone. At any time of day or night, 365 days of the year, our advisers are on hand for any matters relating to tax, law, health and medical matters as well as to recommend contractors for plumbing, electrical, gas and roofing repairs to sort out those domestic emergencies.

And now, for the first time, we have added a confidential counselling service. It is there to help you through those difficult times, whether it is because of stress, anxiety, depression, relationships, bereavement or health related. This valuable service enables you to talk with a counsellor, who will help you find ways to overcome your problems.

Every year the Morton Michel helplines support hundreds of childminders in times of need. The types of enquires can vary enormously. The top three enquiries we received last year were:

- 1: Tax: What are the tax implications of registering as a childminder?
- 2: Payment: What can be done if a parent does not pay what is due?
- 3: Contract: What can be done if a parent does not give the required notice period?