

milestone

The difference a specialist makes

It's a ruby year! 2004 is the 40th anniversary for Morton Michel.

Since our formation in 1964, we have developed into the recognised leading childcare insurance specialist in the UK. Not only have we been specialising in childcare insurance for longer than anybody else, we also offer a wider range than anybody else. So what does dealing with the market leader mean for you?

For a start, our close links with the childcare industry mean that our policies are developed according to market demand and you can be sure that your policy is tailored to your needs. And when things change, we react fast. "There are often changes in the regulatory framework for childcare professionals," explains Jerry Beere, Morton Michel partner. "When that happens we must protect our clients. For instance, last year Ofsted brought in a ruling to stipulate that if allegations of child abuse are made against a member of nursery staff, then the business must suspend that person until the matter is cleared up. Shortly after that ruling, we adjusted the cover on our NurseryCare policy to allow for reimbursement of wages for replacement temporary staff."

With 40 years of experience we

understand the risks, which means you get the most competitive rates; and because we insure more childcare professionals than any other organisation, we are able to pass on the benefits of these high volumes by offering you lower premiums.

Insurance is our business, first and foremost. We pride ourselves on our

service, giving you the speedy response you need – whether it is issuing documents or answering your queries. And because we are a family-run firm, this response will be delivered by someone who cares. You may well speak to the same person each time you call and not some faceless voice in a call centre.

So by contacting Morton Michel you can be confident that you are receiving the best advice from the childcare insurance specialist.



Playworker of the Year

Our congratulations go to Carol Klein from Buckden in Cambridgeshire who was voted Playworker of the Year 2003, an award sponsored by Morton Michel as part of the Kids' Clubs Network *Excellence in Childcare* Awards. Carol received a luxury break for two in Paris as her prize.

The award was given to Carol for the work she has done with Buccaneers Out of School Club. She helped set up the club by popular demand in 1999 to provide childcare before and after school hours. For the past four years her energy and total dedication has been endless.

The club, which has been insured with Morton Michel since it was first set up, has a wide range of activities and is extremely popular among the primary school children in Buckden. Carol started with just 24 children and now has 40 children attending each session, 170 children on her books and 30 to 40 more children on a waiting list. She sees herself as the 'mother figure' and does everything in her power to support the children's wishes.

"I was delighted to receive this award," says Carol, "The children themselves are, of course, a great reward, but to have this recognition and the fabulous trip to Paris was just wonderful."

For her prize, Carol and her husband, David, spent two nights in a luxury hotel near the Arc de Triomphe in Paris. "We visited Versailles and Notre Dame; and had two gourmet meals," said Carol, "we had a terrific time, despite the weather being awful!"



Carol Klein with some members of her Buccaneers Out of School Club.

In 2002, in response to popular demand, Morton Michel introduced a new product, the ChildMinder Organiser, to help childminders keep their records straight in accordance with registration requirements.

Being organised

We had many requests for quality products, like contracts, which would help childminders run their childminding business with ease," explains Samantha Beere, partner at Morton Michel, "Our response was to develop the ChildMinder Organiser. It has easy-to-complete forms and enables all essential childminding records to be kept in one place." There are 13 different record sections, all contained in an attractive binder.

Since its introduction, Morton Michel has been delighted by the overwhelmingly positive response from childminders. One such childminder is Maureen Armstrong from Tyne and Wear. Maureen has been childminding for 16 years and loves her job. In addition to her childminding work, she is currently training to be a tutor in childminding at her local North Tyneside college.

She purchased her ChildMinder organiser about four months ago. "It's fantastic," says Maureen, "it's made such a difference – such an improvement on what I was using before. So nice to have a choice."

Maureen finds the contracts especially helpful: "They are very easy

to read and understand. They use simple plain English," she says. The attendance records are also a particular favourite of Maureen's: "Each sheet allows for a full week for up to six children, which is much better. Before, the book I was using had a separate page for each child. This meant I had to flip to and fro each day. As I look after triplets for one very busy family, you can imagine how inconvenient this was!"

"I also like the way the attendance and financial records are separate and the way the receipts are laid out. It means that I can keep my financial records more confidential. I haven't



To pastures new

Kathy Beere is to retire this year after 40 years with Morton Michel. Kathy co-founded Morton Michel with her husband, David, and was one of the original 'super-mums'. In fact, it was through her activities as a mum and her involvement with playgroups that the first seeds were sown for the formation of Morton Michel (see 'The

Morton Michel Story').

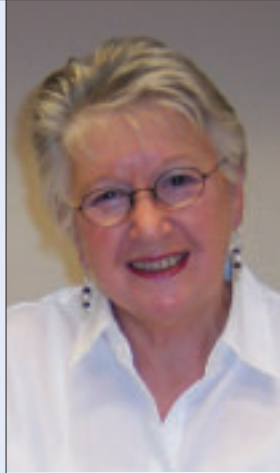
Having helped to tailor an insurance policy for playgroups, Kathy worked with David in the setting up and running of Morton Michel from their home in Dulwich. She worked there in the mornings only, in the afternoons she took her (then) two children, Nick and Jerry, and continued to run the playgroup. Their daughter, Samantha, was born shortly after the formation of Morton Michel and the very next day after her birth, Kathy was found at her typewriter writing to clients!

Kathy continued with her three jobs (Morton Michel, playgroup and mum) for twenty years. During this time Morton Michel grew and grew and moved into its own offices. By that time a number of additional childcare insurance policies had been introduced and Kathy was involved in setting up most of them. "Each new insurance scheme was added because of demand and it is fascinating because the introduction of each reflects the evolution of the women's movement in recent times," Kathy points out.

After Kathy became full time with Morton Michel, the company continued to grow. The business moved offices a couple of times and added more staff. One of the highlights of Kathy's career was when her own offspring decided to join the business. "They each joined at different times, when they felt ready, until the whole family was in the business!" explains Kathy.

"We have been lucky to have such dedicated and loyal staff," she continues, "and I will, of course, miss all those lovely clients with whom I have established an excellent rapport. But, at the same time, I am now very excited about what the future will bring in my retirement."

Needless to say Kathy has many plans for her retirement. She intends to go to museums, the theatre and the cinema more often and also has plans to do some voluntary work for the Kings Hospital Trust. Then there are hobbies, like dress making, which have lain dormant a few years. "But most of all," says Kathy, "I am looking forward to the arrival of a new grandchild, who is due at about the same time that I retire!"



started to use the financial records section yet, because it was mid-way through the financial year when I purchased the Organiser, but I have looked through that section and I can see that they will be very much simpler to use.

"In fact, the whole thing is much better than what I was using before, it's nicely laid out, easier to read, easier to use with all the information I need. I particularly like having everything in one place for when I have my Ofsted inspection. And for an added bonus, it also costs less – so it is saving me money too!"

Web wonders

We have made some changes to our web site to make it easier for you to use. The site, www.mortonmichel.com, has been completely redesigned to make navigation much easier and it is more attractive too!

Most of our insurances can be renewed on-line, quickly and easily. If you are taking out a policy for the first time, it is very simple for you to download proposal forms and check summaries of cover. Nannies and childminders can take out their insurance cover online too. Those

requiring Group, NurseryCare, MiniBus and/or ChildMinder HomeCare insurance cover can submit forms and request quotations.

We also offer the ChildMinder Organiser, its refill packs and fire blankets on-line; and we offer a special online travel insurance service too!

"We wanted to create an on-line environment that was easy to navigate and a pleasure to use," explains Morton Michel partner, Samantha Beere. "We are trying to enable our customers to achieve what they want to do in as short a time and with as much ease and pleasure as possible."





Morton Michel insurance policies in 2004

The Morton Michel story

It was 1964, 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.

Kathy and David had met when they both worked for a large insurance company. By 1964, 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 her children to the afternoon 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, 40 years later, 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.

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 their children, 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 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.

Morton Michel is now the recognised leading specialist in childcare insurance. It 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, childcare professionals can be confident that their insurance is in good hands.

Not only does our range of policies cover virtually every childcare profession, but we also have a number of complementary insurances that support the day-to-day lives of those working with children

ChildMinder HomeCare, for example, is household insurance especially for childminders. Some household insurers refuse to insure childminders or will charge higher premiums, others will make the policy null and void if they have not been informed of the childminder's occupation. But with Morton Michel's ChildMinder HomeCare, childminders have peace of mind, knowing that their building and contents can be insured at a competitive premium.

MiniBus motor insurance is another complementary policy, which has been specially designed for clubs and groups that own their own minibus. We also offer CareSure, a bespoke motor policy for childminders and nannies.

Many childcare professionals are also involved with voluntary and social groups, which can be insured with our Group policy. This caters for organisations such as art groups, language classes, drama groups, music groups, support groups and residents associations; in fact almost any small voluntary group.

Our full range of insurances is set out below

Individual Child Carers

- ChildMinder
- Nanny

Nurseries and Preschools

- NurseryCare
- PreSchool
- Parent & Toddler
- Mobile Crèche

Out of School Clubs and Holiday Play Schemes

- PlaySafe
- HolidayPlay

Groups and Clubs

- Group

Other Policies

- ToyLibrary
- Children's Indoor Activity Areas
- ChildMinder HomeCare
- Household
- CareSure
- MiniBus
- Travel

