

# Morton Michel has it totally covered



**MortonMichel**

THE CHILDCARE INSURANCE SPECIALIST

**M**orton Michel currently arranges cover for over 10,000 nurseries and pre schools, 20,000 Childminders and nannies, 6,000 Out of School Clubs and has specialist policies for Toy Libraries, Parent and Toddler Groups, Mobile Creches and Soft Play Areas. It also provides cover for a wide range of other social, voluntary and educational groups, such as Art Clubs, Music and Movement Groups and Theatre Schools.

"We cover most types of Childcare setting," says partner Jerry Beere. "We have a dozen or so policies

Morton Michel Insurance is by some distance the UK's leading provider of insurance for the childcare industry, with a wider range of childcare business insurance policies than any other provider

covering pretty well everything there is to cover - though we've never been able to interest the underwriters in Babysitting policies, unfortunately."

From the start, Morton Michel has constantly innovated to respond to the changing needs of the childcare market. "Our policies are continually refined to make sure we are providing the correct cover for our clients" says Jerry Beere. "Guidelines for the administration of drugs, for instance or for the use of bouncy castles - these are now commonplace, but we were the first to write them into our policies."

Morton Michel has also responded to changes in the law. "A few years ago, the law changed to make employers responsible for the criminal actions of their employees, so called Vicarious Liability. Some insurance policies excluded and continue to exclude Vicarious Liability but our underwriters, who understand the childcare market very well, decided that this was a risk they could live with and automatically included it in our childcare policies."

Sometimes the whole structure of the childcare market can change quite quickly. Morton Michel, which





is very close to many leading organisations in the field, is able to respond promptly to rapid developments. "The Out of School Club market took off very rapidly a few years ago, courtesy of Gordon Brown, and we were able to respond just as quickly with our Playsafe policy, which is now used by the vast majority of Out of School Clubs throughout the UK. We are about to launch two new policies over the next twelve months which will, we hope, be just as successful."

To keep up with the demand, Morton Michel has invested heavily in its own office systems. When Husband and Wife team David and Kath Beere set up Morton Michel in 1964, they had one battered typewriter and they worked alone

with only a little help from their friends. There are now 27 full time insurance professionals working at Morton Michel and, according to Jerry Beere, "we spend a fortune on IT systems. It's the only way to provide an efficient service these days and we don't resent the cost one bit."

Morton Michel has also created a claims department solely dedicated to the childcare industry. "Claims in the Childcare industry have their own special flavour" argues Jerry Beere. "Particularly Liability claims, which can often turn on interpretations of the Children Act or Ofsted regulations. We have been

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## Supporting the sector



**Jerry Beere (right) with Robin Karkeek (centre), winner of the Morton Michel sponsored award category, Nursery Business Development Award 2004, and Brian Conley (left) at the Nursery Management Today Nursery Awards, 2004.**

One very agreeable consequence of the development of the sector has been the growth in the number of Awards Ceremonies. Morton Michel has always supported these events. In 2003, Morton Michel sponsored the Kids Club Playworker of the year award. In 2004 the Early Years Educator Childminder of the Year Award and the Nursery Management Today Nursery Business Development Award. Morton Michel is continuing the hard work of attending these award ceremonies this year with the NMT awards, the Professional Nanny award and the Nursery of the Year Award.

in this business for 40 years now and our claims department knows most of the answers. If we don't, we know where to find them quickly."

And, of course, the childcare industry is not immune from developments in the rest of society. "The rise of the compensation culture has had a terrific impact on childcare insurance premiums. The number of claims now being made has quadrupled in the last five years and our dedicated claims Department has been created to enable us to deal with that efficiently." ➤

► All Morton Michel childcare policies are underwritten by Sterling Insurance Company and have been since the mid 1960s. Jerry Beere reckons it's fairly unique for one underwriter to stick with the same products for so long. "Often underwriters are gripped by short termism – one bad year and they are liable to pull the plug on a whole book of business. We have been very lucky with the underwriter, Sterling Insurance Company. They have stuck with us and with the childcare market through thick and thin. They have been underwriting the business for so long now – they have 40 years of data to ensure that the pricing of their insurance policies is fair to all sides of the business. Sterling Insurance Company is not a household name, in fact, they are rather proud that they are not well known. But they've been around a lot longer than some famous insurance names and they have never wavered in their commitment to the childcare industry."

Jerry Beere has been selling Nursery insurance for 12 years now and has seen many changes in the market over those years. "There are a few clouds on the horizon, I suppose. The impact of Childrens Centres on the private nursery sector is a bit of an unknown and I would fear for the future of the sector if it became too dependent on Government cash. The example of the care home sector a few years ago should be something of a warning to nurseries. But overall, the demand for childcare remains inexhaustible and we should be optimistic about our sector." ■

● For more information call 020 8768 6700 or visit our website [www.mortonmichel.com](http://www.mortonmichel.com)

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Morton Michel Authorised and  
regulated by the Financial Services  
Authority

## Morton Michel Insurance Policies

### Individual Child Carers

- ChildMinder for registered childminders
- Nanny for qualified or experienced nannies working in the home of the child

### Nurseries and Preschools

- NurseryCare for private day nurseries
- PreSchool for sessional day care providers
- Parent & Toddler for groups of pre-school age children accompanied by a parent, guardian or their own nanny/childminder

### Out of School Clubs and Holiday Play Schemes

- PlaySafe for out of school clubs meeting before and after school and during school holidays
- HolidayPlay for organised and supervised play schemes that meet in school holidays
- ChildrensCentre for children's, family and SureStart centres

### Groups and Clubs

- Group for any club or group activity, large or small, including educational, social, community, support or charitable

### Other Policies

- Toy Library for any toy library
- Children's Indoor Activity Areas for indoor soft play areas
- Residential Children's Homes liability, buildings and contents insurance for residential children's homes
- Nanny Agencies professional indemnity and office insurance for nanny agencies
- AdultCare for approved carers of adults, working in the carers' own homes
- ChildMinder HomeCare household insurance for childminders
- Household for buildings and contents
- MotorCare motor insurance for childcare professionals
- MiniBus mini bus insurance for schools and childcare organisations
- MobileCrèche for organisations that provide crèche facilities at occasions such as parties, christenings, weddings and sporting events
- Special Events for organisers of one off shows and events
- Travel a range of travel policies
- Professional Indemnity covers legal liability resulting from a breach of professional duty or advice

### Related Products

- ChildMinder Organiser to help childminders run their business. It includes contracts, financial records and child record forms
- ChildMinder fire blanket compulsory equipment for registered childminders