



MortonMichel

**Morton Michel Demands and Needs Statement  
TO BE RETAINED**

Morton Michel does not make recommendations or provide advice.

The *PlaySafe* policy has been designed to meet the demands and needs of out of school clubs but you will need to make your own choice as to how you wish to proceed.

**Proposal Form**

Please complete and return this form together with your payment to: Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD. Your insurance will be provided under a PlaySafe Policy. Any special terms or conditions will be advised to you in writing.

Please read the Summary and Guide carefully to help you select either **PlaySafe Gold** or **PlaySafe**.

Name of group	<input type="text"/>	Your name	<input type="text"/>
Address of group	<input type="text"/>	Your address (for correspondence purposes)	<input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>
Telephone	<input type="text"/>	Telephone	<input type="text"/>
Fax	<input type="text"/>	Fax	<input type="text"/>
Email address	<input type="text"/>	Email address	<input type="text"/>
Website www.	<input type="text"/>		
Insurance to commence from	<input type="text"/>		

**PlaySafe has been specifically designed for groups that care for children between the ages of 3 and 16, providing organised and supervised play and educational facilities in a controlled, safe environment. Cover can be arranged on a term time only or all year basis and all clubs are covered for both before and after school activities. Groups must be registered with OFSTED (or other registering authority).**

**If you are not certain that PlaySafe will provide for the activities you arrange, please discuss with Morton Michel before completing this proposal form. Morton Michel have other specialised insurance schemes that may be more appropriate to your needs.**

**Information about your group:**

- 1 You are automatically covered for all of the activities listed below as “agreed and approved”

**Agreed and Approved**

Arts and crafts, badge making, basketball, bat and ball, board games, bouncy castles (**in accordance with policy conditions**), card games, clay modelling, climbing frames, computer games, construction kits, cooking, dance (**excludes break dancing**), dance mats, dolls, drama, dressing up, face painting, fancy dress, homework corner, horse riding (**in accordance with policy conditions**), imaginary play, karaoke, knitting, lego, mini golf, music, nature area, papier mache, parachute games, pedal go karts, play dough, playground games, races, reading corner, role play corner, roller skating (**excludes roller blading and skate boarding**), rounders, sand play, scooters, sewing, skipping, skittles, slides, snacks, space hoppers, swing ball, swings, table tennis, tennis, trampolines (**in accordance with policy conditions**), treasure hunts, watching television.

Yes No

Do you offer only those activities listed above?

If No, please answer the following questions

- a) Do you offer football, cricket or hockey sessions?

If Yes, are qualified instructors with their own public liability insurance supervising the sessions?

Yes  No

b) Do you offer gardening, junk modelling or woodwork activities?

If Yes, please give full details of equipment and materials used.

c) Do you offer swimming, paddling pool or water play activities?

If Yes,

Swimming - Public or private swimming pool?

Is there a qualified life saver/swimming teacher or coach in attendance at all times?

Adult/child supervision ratio?

Paddling - Depth of pool?

Adult/child supervision ratio?

Water Play - Type of water activity?

Depth of water?

Adult/child supervision ratio?

d) Do you offer cycling activities?

If Yes,

(i) Where does the cycling take place?

(ii) Do the cycles belong to the club or the children?

e) Do you offer any other activity?

If Yes, please provide full details in the space below or on a separate sheet of paper.

**NB Any quotation/cover provided will be for those activities listed as "agreed and approved" plus any other declared activities agreed by Morton Michel.**

Please send samples of any promotional literature, flyers etc.

2 How often does your group meet?

3 Please give details of any regularly arranged outings and the age range for which they are available.

4 Please give details of any relevant qualifications or experience that you, your staff or your volunteers have in relation to childcare.

5 How many children may be attending at any one time?

(For over 50, please refer to Morton Michel for a quotation) Up to 30  Up to 50

Yes  No

6 Do you require cover during school holidays?

7 a) Region of OFSTED/name of other registering authority which has registered your group under the terms of the Children Act 1989:

b) Registration number:

c) If your group is not registered, please state reason(s)

d) Has registration ever been withheld or special conditions imposed?

If YES, please give details

8 Are all of the doors at your premises (internal and external) fitted with finger guards or finger shields?

9 Do you have a written Assessment of Risk?

Yes No

- 10 a) Do you obtain satisfactory and confirmed references in writing of prospective employees' integrity before employing them?
- b) Have you obtained the necessary Criminal Records Bureau Disclosures for all new and existing members of staff/voluntary helpers?
- c) If you are awaiting Criminal Records Bureau Disclosures on members of staff / voluntary helpers, are all non-checked personnel fully supervised at all times by a suitable person with Criminal Records Bureau clearance?
- d) Have you or any group official been convicted of any criminal offences other than motoring offences or is any prosecution pending?  
If you have ticked ANY of the shaded boxes, please give full details in the "Additional information" box overleaf.
- 11 Has any insurer ever:
- a) declined your proposal?
- b) refused to renew or cancelled your policy?
- c) imposed special terms or conditions for any childcare insurance you have previously taken out?  
If you have ticked ANY of the shaded boxes, please give full details in the "Additional information" box overleaf.
- 12 Has the Group suffered any loss or damage or had any claims made against them in the last 5 years?  
If YES please give full details (additional space overleaf)

Date	Type of claim	Amount settled or outstanding

**Failure to disclose previous claims could result in the invalidation of your policy.**

Yes No

- 13 a) Do you have any existing insurances with Morton Michel?  
If YES, please state the policy number(s).
- 
- b) Have you had any previous insurances with Morton Michel?  
If YES, please state policy number(s).
-

## What cover do you require?

Yes No

I require PlaySafe Gold which provides cover for:

- Public Liability
- Personal Accident
- Clothing
- Equipment
- Deterioration of Frozen Foods
- Legal Expenses
- Employers' Liability
- Money
- Helplines

I require PlaySafe which provides cover for:

- Public Liability
- Employers' Liability
- Legal Expenses
- Helplines

You are automatically covered for £3M Public Liability.

Do you require the cover to be increased to £5M? (Additional premium £60)

## For groups choosing PlaySafe Gold

### Equipment

Automatic cover for equipment is £5,000.

Please state if a higher sum insured is required

£

1 Are the buildings (including outbuildings other than sheds)

Yes No

- a) built of brick, stone or concrete and roofed with slates, tiles, concrete or metal?
- b) in an area unduly exposed to storm or impact damage?

2 Have your premises ever been flooded; are they in an area liable to flooding or within ¼ mile from any river, watercourse or the sea, or have you been informed that your premises are in a potential flood risk area?

If you have ticked any of the shaded boxes to questions 1 and 2, please give full details

3 Are the buildings occupied by any other business?

If YES, please give full details including the occupation of any other tenants and advise how the businesses are separated.

- |   |   | Yes                                 | No                       |
|---|---|-------------------------------------|--------------------------|
| 4 | a) Are the premises protected by an intruder alarm which is in working order and subject to a maintenance contract? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

If YES, please give installer's name and address and attach a copy of the specification to this proposal

- |    |  |                          |                                     |
|----|--|--------------------------|-------------------------------------|
| b) | Are all the external doors to your premises (including outbuildings other than sheds) protected in accordance with the attached Guide to Security? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
|----|--|--------------------------|-------------------------------------|

- |    |  |                          |                                     |
|----|--|--------------------------|-------------------------------------|
| c) | Are all opening windows to your premises (including outbuildings other than sheds) protected in accordance with the attached Guide to Security?<br>If NO, please give details of other security fittings | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
|----|--|--------------------------|-------------------------------------|

5 Do you store any part of your equipment in

- |    |  |                                     |                          |
|----|--|-------------------------------------|--------------------------|
| a) | timber sheds valued at more than £1,500? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
|----|--|-------------------------------------|--------------------------|

If YES, please state

i) the replacement value of the shed	£
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ii) the total value of the contents stored in the shed	£
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- |    |   |                                     |                          |
|----|---|-------------------------------------|--------------------------|
| b) | metal sheds valued at more than £2,500? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
|----|---|-------------------------------------|--------------------------|

If YES, please state

i) the replacement value of the shed	£
--------------------------------------	---

ii) the total value of the contents stored in the shed	£
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- |    |                                |                                     |                          |
|----|--------------------------------|-------------------------------------|--------------------------|
| c) | any other type of garden shed? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
|----|--------------------------------|-------------------------------------|--------------------------|

If YES, please state

i) the replacement value of the shed	£
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ii) the total value of the contents stored in the shed	£
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iii) the nature of the construction of the shed (eg. metal and plastic composite)

If you have answered YES to any of the above, are all doors and windows of each shed to be insured protected in accordance with the attached Guide to Security?

	<input type="checkbox"/>	<input type="checkbox"/>
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If NO, please give full details of all security fittings on the shed

Yes No

**Equipment - optional extras**  
**(Morton Michel will provide a quotation for this cover)**

Do you require the additional cover of accidental damage to all of your equipment occurring at your group's premises?

Do you require all risks cover on specified items of equipment?

If YES, please provide full details

Description	Serial Number	Value
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**Frozen Food**

Automatic cover for frozen food is £300.

Please state if a higher sum insured is required

£

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**I require the following optional extensions:**

Yes No

**Professional Indemnity**

If YES which limit of indemnity do you require?

£250,000  or £500,000

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**Trustees' and Officers' Financial Liability**

If YES which sum insured do you require? £5,000  or £7,500  or £10,000

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**Loss of Revenue**

If YES, what is your annual turnover

£

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**Please answer the Additional Questions below**

**Buildings** – Are you responsible for insuring your buildings?

If YES, would you like Morton Michel to provide a quotation?

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**Motor & Minibus**

Would you like Morton Michel to provide a quotation?

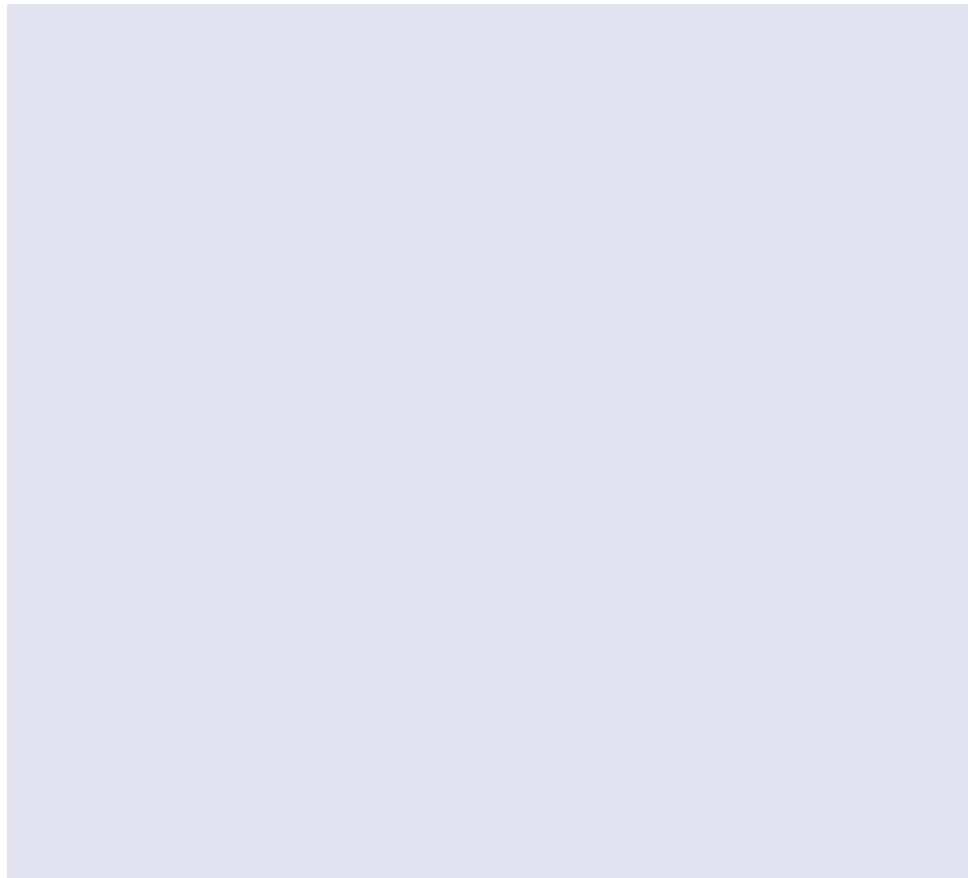
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**Terrorism**

Would you like Morton Michel to provide a quotation?

## For additional information

Please state clearly which question number you are referring to.  
Continue on a separate sheet if necessary.



To be completed by all applicants:

### Premium Calculation

Please refer to the premium chart before completing this section.

Basic Premium:	£
Additional Public Liability if required	£
PlaySafe Gold only: -	
Additional Equipment if required	£
Additional cover for Frozen Food if required	£
Optional extension –Professional Indemnity	£
Optional extension –Trustees’ and Officers’ Financial Liability	£
Total	£

**Morton Michel will provide a full written quotation if you have requested any of the following:**

**Accidental Damage cover on equipment  
All Risks cover on specified equipment  
Loss of Revenue  
Buildings**

**Please make cheques payable to Morton Michel.**

Cover does not commence until the proposal has been accepted unless otherwise agreed.

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## Declaration

Please read the declaration carefully and check the answers you have given before signing the proposal form.

I/We (or, in the case of a partnership or a limited company, any one of the partners or directors) hereby apply to Sterling Insurance Company Limited for PlaySafe insurance and

- a) declare that to the best of my/our knowledge and belief the answers given are true and complete in every respect and all material particulars which may affect the assessment of the risk have been disclosed. If any written answer has been made by another person, such person shall for that purpose be deemed to be my/our agent and not the agent of Sterling Insurance Company Limited  
To the extent that has been necessary, I/We have consulted relevant members of the organisation to verify answers stated in this form
- b) understand that Sterling reserves the right to contact previous insurers to verify the information contained in this form
- c) agree that this proposal and declaration shall be the basis of the contract between me/us and Sterling Insurance Company Limited and shall be deemed incorporated into such contract
- d) declare that all appropriate enquiries have been made to ensure that no principal, director, partner, employee or voluntary helper is, or is obliged to be, listed on the Sex Offenders Register pursuant to the Sex Offenders Act 1997
- e) declare I/we have read and understood the Morton Michel Demands and Needs Statement relating to this insurance.

### Data Protection Act

I/we understand and agree that the personal information I/we provide (including sensitive personal details) may be used for insurance purposes by Sterling Insurance Company Limited, its connected companies, reinsurers, agents and subcontractors; and also shared with other insurance companies as required for the purposes of my/our insurance. Where we have provided information about my/our spouse(s), partner(s) or another person/other persons (including their sensitive personal details) I/we confirm that I/we have their permission to provide this information for insurance purposes. I/we understand that I am/we are entitled to a copy of my/our personal information on payment of a fee.

From time to time, Morton Michel may wish to send you details of services and products, if you do not wish to receive such mailings, please tick this box.

Signed: \_\_\_\_\_

Position: \_\_\_\_\_

Date: \_\_\_\_\_

**You have a duty to disclose all material facts and failure to do so could invalidate the insurance. Cover does not commence until the proposal has been formally accepted by Morton Michel unless otherwise agreed with Morton Michel.**

Arranged by Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD.  
Telephone: 0845 2570900 Fax: 0845 2570547/0548 [www.mortonmichel.com](http://www.mortonmichel.com)



Underwritten by Sterling Insurance Company Limited. Registered in England and Wales No. 498605  
Registered office: Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ  
Authorised and Regulated by the Financial Services Authority

**MortonMichel**

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As a Morton Michel policyholder you are automatically entered into the **Childcare Club**, giving you a whole world of benefits:

**ChildCarer** - monthly e-newsletter keeping you up-to-date with childcare news, views and promotions.

**Monthly Prize Draw** - great prizes for childcarers

**Discounts** - from selected group of suppliers to the childcare industry

We also sell the following related products:

**ChildMinder Organiser** - to help childminders run their business. It includes contracts, financial records and child record forms.

**ChildMinder Fire Blanket** - Compulsory item of equipment for all registered childminders.

**Nursery Finance** - in association with ASC Finance for arranging finance for nursery purchases.

For more information call 0845 2570 900 or visit our website [www.mortonmichel.com](http://www.mortonmichel.com)

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

  
MortonMichel

## Childcare Insurance Department

- Childminders
- Nannies
- Day Nurseries
- Pre-Schools
- Parents & Toddlers
- Mobile Crèches
- Indoor Soft Play Centres
- Out of School Clubs
- Holiday Play Schemes
- Youth Clubs
- Residential Children's Homes
- Groups



Tel 0845 2570 900 or visit  
[www.mortonmichel.com](http://www.mortonmichel.com)

## General Insurance Department

- Motor
- Minibus
- Household
- Executive Home
- Travel
- Events
- Public Liability
- Professional Indemnity
- Commercial
- Group
- Adult Care

Tel 0845 2570 115 or visit  
[www.mortonmichelinsurance.co.uk](http://www.mortonmichelinsurance.co.uk)



# THE CHILD CARE INSURANCE SPECIALIST

Childcare Insurance Department  
0845 2570 900  
[www.mortonmichel.com](http://www.mortonmichel.com)

General Insurance Department  
0845 2570 115  
[www.mortonmichelinsurance.co.uk](http://www.mortonmichelinsurance.co.uk)

  
MortonMichel  
Terms of Business

# Morton Michel Terms of Business

## The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates Financial Services. You should use this information to decide if our services are right for you. Please read this document carefully and contact us if you need any further assistance.

## Whose insurance products do we offer?

- For childminders, out of school clubs, pre-schools, parent and toddler groups, mobile crèches, adult care, toy libraries, nannies, children's activity areas, children's centres and holiday play schemes we offer insurance policies from Sterling Insurance Company Ltd only.
- For nurseries we mainly offer policies from Sterling Insurance Company. Should we be unable to obtain terms from Sterling Insurance Company due to underwriting considerations, we may offer a policy from Ecclesiastical Insurance Company.
- For social/voluntary groups we offer policies underwritten by Sterling Insurance Company. Should we be unable to obtain terms from Sterling Insurance Company due to underwriting considerations, we may offer a policy from a limited number of insurers. In these circumstances, we will advise and make a recommendation to you after we have assessed your needs.
- For household insurance for childcare providers we offer policies from a limited number of Insurers.
- For household insurance for non childcare providers we offer insurance from a range of Insurers
- For commercial legal expenses we offer policies from a limited number of Insurers.
- For motor insurance for childcare providers we offer policies from a limited number of Insurers.
- For motor insurance for non childcare providers we offer policies from a range of Insurers.
- For other general commercial insurance products we offer insurance from a range of Insurers.

For c), d), f) and g) above a list of insurers is available upon request.

## What will you have to pay us for our services?

We may charge fees for any of the above policies. Where a fee is charged this will be identified to you separately on all quotations, mid-term adjustments and renewals.

We make a £5 charge for each of the following: replacement schedules and employers' liability certificates, replacement policy documents, replacement renewal documentation, dishonoured cheques, cancellation charges. Please note that certain insurance companies may impose additional cancellation charges which we will pass onto you. Where insurance companies charge more than £5 for copy documents we will pass that charge onto you. We make a £1 charge for credit or debit card payments, except where business is transacted online. Direct debit or standing order charges are variable. We normally accept payments by cheque or credit/debit cards. Certain policies may also offer monthly direct debit, standing order facilities or short term instalments. Full details of the terms and conditions of these payment options will be provided to you prior to the transaction.

## Which service will we provide you with?

For policies a) to c) above we will not make any recommendations or give advice to you. We may ask some questions to narrow down the selection of products that we will provide details on. In all cases, you will need to make your own choice about how to proceed.

For policies d) to i) above we will advise and make a recommendation for you after we have assessed your needs.

## Who regulates us?

Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD is authorised and regulated by the Financial Services Authority. Our FSA registration number is 308590. Our permitted business is advising on and arranging general insurance contracts. You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or by contacting the FSA on 0845 606 1234.

## What to do if you have a complaint

If you wish to register a complaint, please contact us in writing at Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD or by phone on 0845 2570900. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service. A copy of our complaint procedure is available on request.

## Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim. Insurance arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. More information about the compensation scheme arrangements is available from the FSCS. Their website can be found at [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection Act and Consumer Credit Act

We are registered under the Data Protection Act 1988 and abide by our obligations under our registration. For further details you can visit the Data Protection website at [www.informationcommissioner.gov.uk](http://www.informationcommissioner.gov.uk). Morton Michel is registered under the Consumer Credit Act 1974 and operates under the terms and conditions of a Standard Licence. We only use your personal data for administering and arranging your policy and to send you details of our products and services (please let us know if you do not wish to receive such information).

## Commission

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

## Disclosure and Quotations

Quotations are based on the information given to us by you (the proposer) or your representative. You are responsible, on an ongoing basis, for providing us with all material facts relating to the insurance cover we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of risks being insured. Failure to provide full and accurate information may mean that your cover is invalid. If you are in any doubt as to what facts are considered to be material then you should disclose them to us. Your insurer has the right to decline your risk, increase your premium, or offer a policy containing restrictions in cover at any time throughout the duration of the policy term.

## Confidentiality

All information provided by our clients is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent.

## Client Money

We confirm that all client money where credit risk transfer is extended is kept in a separate designated account and is considered to be held by Morton Michel as Agents for the appropriate insurance company, to be paid to the insurers in accordance with our Agency Agreement with them. Where no credit risk transfer has been extended by an insurer, your money will be kept in a separate designated statutory trust account on your behalf and held there until payment is due to the insurance company. No interest is payable to clients for money held in any of our accounts. We try to ensure that all cheques are cashed promptly. Cashing your cheque does not denote that you have been placed on cover; cover does not commence until the proposal has been formally accepted unless otherwise agreed with Morton Michel. By agreeing to these terms you consent to Morton Michel holding your money within the designated account and to Morton Michel retaining any interest gained on it.

## Changes to your cover

All changes to your insurance policy must be notified to us in writing and will not be effected until such written instruction has been received. Once received and accepted by us, the changes will be effected and documentation issued as soon as possible. We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you. Please note instructions sent by post, electronic mail or fax are not deemed to be received until they reach the relevant personnel in our offices; we cannot accept responsibility for failures in the postal, electronic or telecommunications systems.

## Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You must check all policy documentation issued by Morton Michel and insurers to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

## Insurer Security

We check the financial strength of the insurers with whom we place business by reference to A.M. Best, Standard & Poor or a reputable rating agency's published Insurer Ratings. It should, however, be noted that the claims-paying ability of even the strongest insurers can be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter.

## Transferred Business

If we take over the servicing of insurance policies which were originally arranged through another intermediary we do not accept liability for any claim arising out of the advice given by that intermediary, nor for any errors, omissions or gaps in your current insurance protection. We would ask you to contact us without delay should any aspect of a policy which has been transferred to us cause you concern or if you need an immediate review.

## Making a Claim

You can make a claim under any policy we arrange on your behalf by contacting our claims department. You will be advised if you need to complete a claim form or produce documentation to support your claim. It is important that any claim or incident likely to give rise to a claim is reported to us or your insurers as quickly as possible. In certain circumstances late notification may result in your claim being rejected.

If the claim involves damage to your property, please do not dispose of damaged items and/or authorise repair work (except in an emergency or to prevent further damage) until we or your insurers advise that you can. If your claim involves damage to third party property or injury to persons please pass copies of all correspondence, including solicitors' letters, to us immediately and unanswered. Any attempt to negotiate or respond to the incident without prior reference to us or your insurers might prejudice your cover. For Motor claims a contact telephone number is provided with your policy documents or can be supplied by us upon request.

## Important note regarding claims handled by Morton Michel on behalf of Sterling Insurance Company Ltd

Morton Michel holds delegated authority from Sterling Insurance Company Ltd to handle most claims on its behalf. Please note that certain policies arranged with Sterling Insurance Company Ltd are part of a profit share agreement between Morton Michel and Sterling Insurance Company Ltd whereby Morton Michel are partly remunerated according to the profitability of the insurance scheme. Claims settlements will obviously have some bearing on the profitability of the insurance scheme. **Whilst we are completely confident that all claims handled by Morton Michel are done so entirely on the merits of the claim and are not influenced by any other factors, you may, should you so wish, have your claims handled directly by Sterling Insurance Company Ltd rather than by Morton Michel. Please advise us of this at the inception of the claim.**

## Cooling Off Period (Consumers only and certain, but not all, commercial clients)

There is a 14 day 'cooling-off' period from the date of policy inception. If you decide, within this period, that you do not want to continue with the policy, your premium will be refunded as long as you have not made any claims.

## Cancellation

If you require cancellation of your policy mid-term please advise us in writing. Motor policyholders are required to return their certificate of insurance, or complete a lost certificate declaration. Where possible a pro-rata refund of premium will be allowed, however certain underwriters may charge a short period rate where cancellation takes place in the first period of cover and may not allow a refund of premiums where a claim has been made. If you are paying by instalments, the underwriters may exercise their rights to collect the outstanding balance in the event of any claim. For commercial clients Morton Michel does have the right to retain the full premium where a policy is cancelled by the policyholder.

## Declaration

By signing the declaration on the proposal form you declare that you have read and understood the Summary And Guide to cover and give your explicit consent that the personal data you provide may be used by Morton Michel and Sterling Insurance Company Ltd, a member of Sterling Insurance Group Limited, for the purposes of your insurance. This includes underwriting, processing, claims handling and fraud prevention, which could involve passing details to agents of Sterling Insurance Group Limited or other insurers. You also declare that you understand that you are entitled to a copy of your personal data held by Sterling Insurance Group Limited and/or Morton Michel upon payment of a fee.

## Miscellaneous

Cover is only effective from the date formally accepted and confirmed in writing by Morton Michel. Until you have received such confirmation you should not assume that cover is in place.

Please note that we only arrange cover in the UK. If you live outside the UK you should contact an insurer in your own country.

A copy of all our policy documentation is available on request.

## Tax

Insurance premium tax, as imposed by current legislation, is incorporated into all premiums. Premiums are payable annually to Morton Michel.

Morton Michel,  
Alhambra House,  
9 St Michaels Road,  
Croydon, CR9 3DD  
Tel: 0845 2570 900

  
MortonMichel  
[www.mortonmichel.com](http://www.mortonmichel.com)