



MortonMichel

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

Morton Michel does not make recommendations or provide advice.

The *PreSchool* policy has been designed to meet the demands and needs of pre-schools, playgroups, Montessoris and Rudolph Steiner groups but you will need to make your own choice as to how you wish to proceed.



PreSchool

Proposal Form

Please complete and return form together with your payment to: Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD

Please read the Summary and Guide carefully before you complete this form.

Your insurance will be provided under a PreSchool Policy. Any special terms or conditions will be advised to you in writing.

Name of PreSchool	<input type="text"/>	Your name	<input type="text"/>
Address of PreSchool	<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"/>		

Information about your group and premises:

1 How many sessions a week do you hold? Up to 5 6 or more All day, every week day

2 Region of OFSTED/name of other registering authority which has registered your group under the terms of the Children Act 1989, if applicable:

2a) Registration number, if applicable:

3 Please describe the activities you provide for pre-school age children. (You may also attach promotional literature, if you wish.)

4 Do you have school age children? YES/NO

If YES,

a) please state the maximum age of children who attend

b) The following activities are automatically covered by your policy for school age children: Arts and crafts, badge making, basketball, bat and ball, board games, bouncy castles (subject to 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 (subject to 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 (subject to policy conditions), treasure hunts, watching television.

If you offer any other activities, please give full details including the age range of the children involved.

		YES	NO
5	At the end of the group sessions, is all equipment locked away in a room, hall, cupboard or shed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	If NO, please provide full details	<input type="text"/>	
6	a) 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"/>
	b) Are all opening windows to your premises (including outbuildings other than sheds) protected in accordance with the attached Guide to Security?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	If NO, to a) or b), please provide full details	<input type="text"/>	
7	Are the buildings of your regular premises (including outbuildings other than sheds)		
	a) built of brick, stone or concrete and roofed with slates, tiles, concrete or metal?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	b) in an area unduly exposed to storm or impact damage?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	If you have ticked either of the shaded boxes to this Question, please provide full details.	<input type="text"/>	
8	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	£ <input type="text"/>	
	ii) the total value of the contents stored in the shed	£ <input type="text"/>	
	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	£ <input type="text"/>	
	ii) the total value of the contents stored in the shed	£ <input type="text"/>	
	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	£ <input type="text"/>	
	ii) the total value of the contents stored in the shed	£ <input type="text"/>	
	iii) the nature of the construction of the shed (eg. metal and plastic composite)	<input type="text"/>	
	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 checked="" type="checkbox"/>
	If NO, please give full details of all security fittings on the shed	<input type="text"/>	
9	Have the 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?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	If YES, please provide full details	<input type="text"/>	
10	Are all of the doors at your premises (internal and external) fitted with finger guards or finger shields?	<input type="checkbox"/>	<input type="checkbox"/>
11	Do you have a written Assessment of Risk?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	If NO, please provide explanation	<input type="text"/>	
12	a) Has the necessary Criminal Records Bureau Disclosures been obtained for all new and existing members of staff/voluntary helpers?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	b) 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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	If NO, please provide full explanation	<input type="text"/>	

YES NO

13 Have there been any insurance claims involving your group in the last five years?

If YES, please give full details

Date	Type of claim	Amount settled or outstanding
------	---------------	-------------------------------

--	--	--

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

14 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 YES to any of the above, please give full details

--	--	--

15 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)

Cover

1 Equipment

You are automatically covered for up to £5,000 of equipment.

If you wish to insure for a higher amount, please state the full value of all of your equipment:

Equipment - optional extras

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

(Morton Michel will provide a quotation for this cover)

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

If YES, please provide full details

(Morton Michel will provide a quotation for this cover)

Description	Serial Number	Value
-------------	---------------	-------

--	--	--

2 Public Liability

You are automatically covered for £3m Public Liability. Do you require the increased cover of £5m?

(See premium information leaflet for details of cost.)

Higher limit may be available subject to details.

3 Optional Extras

The following are available as optional extras. Please indicate which, if any, you require:

(see premium information leaflet for details of cost.)

Professional Indemnity (including Trustees' and Officers' Professional Indemnity) If YES, £250,000 £500,000

Trustees' and Officers' Financial Liability If YES, £5,000 £7,500 £10,000

Loss of Revenue (Morton Michel will provide a quotation for this cover)
What is your Annual Turnover?

Buildings (a proposal form will be sent to you for completion).

For additional information

Please state clearly which question number you are referring to.

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 PreSchool 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 the 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 that 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.

Premium Calculation

Please refer to the PreSchool premium information leaflet before completing this section.

Basic Premium:	£ <input type="text"/>
Additional Equipment (if required):	£ <input type="text"/>
Additional Public Liability (if required):	£ <input type="text"/>
Professional Indemnity including Trustees' and Officers' Professional Indemnity (if required):	£ <input type="text"/>
Trustees' and Officers' Financial Liability (if required):	£ <input type="text"/>
Total:	£ <input type="text"/>

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**

How to Pay

Cheques payable to Morton Michel.

We accept: Visa, Mastercard, Switch.

Credit Card payments will carry an extra £1 administration fee.



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

Telephone: 0845 2570900
Fax: 0845 2570547/0548
www.mortonmichel.com