

NurseryCare Policy

Important Notice to Policyholder

Applicable to policies with an inception or renewal date on or after 21st March 2020

We have made some changes to our NurseryCare policy

The following details the changes that have been applied to the NurseryCare policy.

This endorsement may include changes to sections of the policy for which cover has not been selected. Please therefore ensure that you read this document in conjunction with the schedule which will confirm the sections of cover that are operative. This endorsement, the schedule and the policy wording form part of the policy terms and conditions being offered.

If you require a copy of the updated policy wording please contact Morton Michel.

Loss of Revenue Section (pages 79-84)

Extension 7 Government or Local Authority Action (page 81) is amended to read as follows:

7. Government or Local Authority Action

Interruption of or interference with the **childcare business** in consequence of access to the **premises** being physically hindered or prevented as a result of the actions or advice of a government or local authority following an emergency which is likely to endanger human life or property.

We will not be liable under this Extension for interruption of or interference with the **childcare business**:

- (a) caused by any restriction of use of less than 4 hours
- (b) for any period when access to the **premises** was not prevented or hindered
- (c) caused by any industrial action
- (d) caused directly or indirectly by any infectious or contagious disease or illness (whether or not present in persons at the **premises**) or by action taken or advice given to prevent, reduce, control or mitigate the outbreak, spread or effects of any infectious or contagious disease or illness
- (e) caused directly or indirectly by any pathogenic microorganism(s) (including but not limited to bacteria, viruses, parasites and fungi) (whether or not present in persons at the **premises**) or by action taken or advice given to prevent, reduce or control exposure of persons to such pathogenic microorganism(s);
- (f) caused by persons attending the **premises** being hindered or prevented from getting there because of restrictions on or advice not to use public or private transport
- (g) as a consequence of any cause that is within **your** control.

Provided that the **maximum indemnity period** under this Extension will not exceed 3 months from the date of interruption of or interference with the **childcare business**.

Our liability will not exceed £100,000 any one **period of insurance**.