



Covid-19 Information Sheet

The outbreak of Covid-19, also known as the coronavirus, has led to growing concern about its impact on families, communities and businesses. At Morton Michel we continue to monitor developments closely, alongside our insurer partners and the wider broker community.

We have created this information sheet as a resource for our customers and to provide access to useful information on the support tools and services available to you as a Morton Michel customer. We have written separately to our customers regarding Business Interruption (BI) cover. If you have any questions around BI and your policy then please contact us at enquiries@mortonmichel.com.

How does my policy protect me?

Outlined below are some key sections of cover and how they operate in relation to potential losses arising from Covid-19. Not all sections are included within every policy so please refer to your policy document to confirm the specific cover you have in place.

In the event of a claim we recommend that you contact us, or the insurer, directly to log a claim for review and support.

Public Liability

Covers your legal liability arising from an injury (including death) to a child or to a third party (such as a parent or visitor). It covers amounts you become legally liable to pay as damages. It does not exclude circumstances arising from the Covid-19 outbreak, for example where a parent alleges their child became ill on your premises due to contact with an infected employee.

Employer's Liability

Covers against your legal liability for accidents to, or illness of, employees sustained during their employment. This includes authorised voluntary workers or any trainee or person undergoing work experience. It does not exclude circumstances arising from the Covid-19 outbreak, for example an employee who alleges they became infected on your premises due to poor hygiene procedures.

Legal Expenses Insurance

Protects you from the costs involved in pursuing or defending certain legal actions defined in your policy, such as employment, contractual and compliance and regulatory disputes. It does not exclude matters connected with the Covid-19 outbreak. Some examples of what this section of your policy could assist you with are advice and support on:

- *Employment rights and obligations such as statutory sick pay and duty of care.*
- *Enforcing contracts in order to ensure you can continue to collect fees in the event of closure.*

- *Recovery of fees and debts where fees are withheld due to self-isolation.*
- *If your hired venue takes the decision to temporarily close.*

You can contact the legal helpline on **0330 303 1466** quoting your Morton Michel policy number.

Public relations and counselling services

Our NurseryCare, Preschool, Group, Indoor Play, Holiday Play, Out of School and Parent and Toddler policyholders can access professional public relations expertise to help protect your business reputation following adverse publicity that has arisen because of Covid-19.

Professional counselling services are available through our confidential helpline and available to all workers and employees suffering stress or anxiety. To contact the service, phone **0333 000 2082**. It is open 24 hours a day, seven days a week.

How can I mitigate against the impact of Covid-19?

The welfare of children and staff must be at the centre of what you do, both in terms of keeping them safe and healthy and ensuring their access to high quality care is not unnecessarily prevented.

1. Keep up to date

Public authorities are making more specific information available to different sectors including childcare. As childcare and education are devolved responsibilities, guidance is being issued by the national parliaments and assemblies as well as by the Government in Westminster. More information can be found via the details below:

Department for Education

Official Guidance: <https://www.gov.uk/government/publications/guidance-to-educational-settings-about-covid-19>

Covid-19 Helpline: **0800 046 8687**

Covid-19 Help Email: DfE.coronavirushelpline.gov.uk

Public Health England

Official guidance: <https://www.gov.uk/government/collections/coronavirus-covid-19-list-of-guidance>

Welsh Government

Official Guidance: <https://gov.wales/guidance-educational-settings-about-covid-19>

Scottish Government

Official Guidance: <https://www.gov.scot/news/coronavirus-guidance-issued-for-education-providers/>



Northern Ireland

Official Guidance: <https://www.publichealth.hscni.net/news/covid-19-coronavirus>

Morton Michel has produced our own regularly-updated fact sheet, which you can find here: <https://www.mortonmichel.com/Articles/2020/February/Covid19-Factsheet>

2. Understand how to slow the spread of infection

- *Wash hands more often than usual for 20 seconds using soap and hot water, especially after coughing, sneezing, blowing your nose, or after being in public areas with others doing so.*
- *Catch coughs and sneezes in tissues or, if necessary, your sleeve (not your hands). Throw tissues away safely.*
- *Clean and disinfect regularly touched objects and surfaces using your regular cleaning products.*
- *Those with symptoms and those in their households, (a new and persistent cough or a fever) should stay at home for 14 days and use the NHS 111 online coronavirus service. They should only call the 111 telephone service if their symptoms deteriorate.*
- *Ensure children know to tell a member of staff if they feel unwell.*

3. Review your Business Continuity Plan

It is a good idea to review your business continuity plan to ensure they can continue to operate with minimal disruption from events such as the COVID-19 outbreak.

Morton Michel policyholders have access to free business continuity software from ROBUST which can be accessed via the link below by entering your details and selecting Covéa as the insurer:

<https://robust.riscauthority.co.uk/signup/>

Steps to consider include:

- *Identifying alternative venues and settings.*
- *Identifying sources for cover-staff.*
- *Having a communication plan in place for parents and customers.*
- *Ensuring staff understand what they need to do and how their roles may change.*
- *Ensuring that obligations and responsibilities to staff, such as statutory sick pay, are understood.*
- *The government has revised Statutory Sick Pay entitlement so that they now begin immediately for coronavirus patients. You can find out more here: <https://www.gov.uk/statutory-sick-pay>*

Morton Michel policyholders also have access to ARAG's legal support advice line from Law Express, who can offer advice on the legal obligations and responsibilities towards their staff on **0330 303 1466**.

Childcare providers may consider reaching out to other providers in their area to coordinate their plans.

4. Review contracts with customers, suppliers and venues

It is important to understand what your contractual rights and obligations are under the current circumstances. It is worth reviewing any force majeure clauses that are in place and may be relevant in the event of action by a public authority.

Some landlords and some banks have suggested they will consider allowing delayed payment for mortgages and rent in the event of closures. Although this is at their discretion, there is no harm in childcare providers querying whether this is a possibility in their case, under what circumstances, and what the terms of such an arrangement would be.

Morton Michel policyholders have access to ARAG's legal support advice line from Law Express, who can offer support on contractual questions on **0330 303 1466**.

5. Review income and funding sources

It is possible that businesses may need to close, whether due to action by a public authority or the decision of an individual business. Every business model will be different, but it is a good idea to understand what sources of funding will continue to be available and for how long.

Local authorities have the discretion to continue to pay for funded hours where a child is absent due to sickness, if not doing so would unfairly penalise the provider. Many local authorities have also confirmed that they will continue to pay for funded hours in the event of a compulsory closure. Providers are advised to contact the local authorities for their settings and confirm what their plans are.

If children are absent from a setting, or if a setting is forced to close, childcare providers' contracts may say whether parents are still liable for fees. It is important for providers to consider in what circumstances they will enforce their contracts and what their procedures will be to do so.

Morton Michel policyholders have access to ARAG's legal support advice line from Law Express, who can offer support on contractual questions on **0330 303 1466**.

We hope you find this guide useful. If you have any further questions, please do not hesitate to contact a member of the Morton Michel team.