

HolidayPlay

Insurance for Holiday Play Schemes

Summary, Guide and Proposal



www.mortonmichel.com



HolidayPlay has been designed for play schemes which take place in the school holidays, including half-term breaks. It was first introduced over 30 years ago and is a well-known and respected policy relied upon by schemes throughout the country. It is a comprehensive policy to enable you to arrange a variety of activities and events.

There are three options for the period of cover, so you can choose which is right for you. It is aimed at schemes with children aged between 3 and 16 years, but a quote for a wider age range is available on request.

Depending upon the individual needs of your club, you can opt for either HolidayPlay, which provides the essentials of Public, Products and Employers' Liability insurance; or, if you are selecting a 12 month period, you may prefer the wider cover of HolidayPlay Plus which provides the liability insurances stated above and also covers your group equipment and group money. Both HolidayPlay and HolidayPlay Plus include Legal Expenses insurance and access to dedicated helplines.

Making the right choice

With HolidayPlay insurance you know you have the right level of cover supplied by a truly dependable insurance provider and because insurance is our business, we have the professional expertise to give you true peace of mind.

Morton Michel is the leading childcare insurance specialist. We pride ourselves on our speed and efficiency, with same day turnaround for processing most policies and a rapid response to claims. We believe our service is second to none. Together with Covea Insurance plc, we have designed and written this specialist HolidayPlay policy to match your specific needs, providing the right level of cover at a competitive price.

Value for money

The HolidayPlay policy will provide Public and Products Liability, Employers' Liability and Legal Expenses insurance as standard, with premiums starting from £111 for 14 days cover, £174 for 6 weeks cover and £200 for 12 months cover.

You can opt for the wider cover of HolidayPlay Plus additionally includes Group Equipment and Group Money insurance as standard and starts at £254 for 12 months cover. Your schedule will be headed *HolidayPlay Plus* if you have chosen this option.

If you choose the HolidayPlay Plus policy, you can also add Terrorism cover as optional section. Your schedule will show if you have selected this.

Easy to understand documentation

This Summary and Guide is a clearly written, detailed summary of the main covers, extensions and exclusions of the HolidayPlay policy, so that you know what you will be covered for before you purchase your insurance. A full policy wording is available on request or you can contact our experienced holiday play scheme underwriters on 020 8603 0943 to discuss your insurance requirements further.

A full policy booklet, schedule and Employers' Liability certificate will be issued when you take out the cover.



Plus... The Morton Michel ChildCare Club

When you take out HolidayPlay insurance you will receive automatic free membership to the **ChildCare Club** offering you:

- *ChildCarer*, a free monthly childcare eNewsletter, written by a leading childcare journalist
- discounts on EYFS training CDs, childcare magazines and other childcare products
- a monthly prize draw
- a quarterly digital magazine, *Creative Minds*, packed with inspirational activity ideas for children.

Visit www.mortonmichel.com/childcareclub for further information on these exciting benefits.



Policy Summary

The HolidayPlay policy is underwritten by Covea Insurance plc (except where otherwise stated).

This document summarises the cover provided by the HolidayPlay policy and should be read carefully before you complete the proposal form. The Policy Summary does not contain the full terms and conditions, which can be found in the policy document. A full policy document is available free of charge from Morton Michel.

HolidayPlay and HolidayPlay Plus Public and Products Liability

Limit of Indemnity £3,000,000

If your holiday play scheme is held legally responsible for an injury (including death) to a child or a third party, or for damage to a third party's property, or for defects in goods sold or supplied by you, then you will be required to pay damages. Public Liability insurance covers these damages and any resulting legal expenses, up to the limit of indemnity.

Automatically Included

- organised and supervised holiday play scheme outings (up to 3 consecutive days away included; longer stays away can be insured on payment of an additional premium)
- fund raising events of a non-sporting nature involving holiday play scheme officials, child members and their families. Other events and circumstances should be advised to Morton Michel for consideration
- visits to conventional purpose-built children's playgrounds, provided that the children are supervised in the correct adult:child ratio as set out by your local authority (but see 'e' in Main Exclusions)
- legal defence costs and expenses incurred with the written consent of Covéa Insurance
- food poisoning
- incorrectly administered first aid treatment
- administration of medicines and drugs in accordance with policy conditions
- administration/provision of oxygen, gastro feeding, naso-gastric tube feeding, cleaning and changing of feeding and tracheostomy / tracheotomy tubes and emptying/changing stoma bags in accordance with policy conditions
- accidental damage to the regular meeting place for which you are legally liable
- vicarious liability for the actions of employees

without your knowledge or consent (e.g. abuse)

- children with special needs
- bouncy castles used by the group for the children attending the group (or other children in their family) in accordance with policy conditions
- use of trampolines, climbing frames and garden swimming pools in accordance with policy conditions
- legal costs and expenses incurred in defending a charge brought under The Corporate Manslaughter and Corporate Homicide Act 2007
- contingent motor liability - provides cover for the group if a motor accident occurs in connection with the group's business, for which the group is legally responsible and the car owner does not have the necessary cover in place. This does not replace or include ordinary motor insurance and it does not cover the motor vehicle or its contents. The group must take all reasonable precautions to ensure that any vehicle used has the appropriate motor insurance. (Morton Michel offers motor insurance schemes designed specifically to support childcare activities. To find out more details about this specialist cover for private cars, people carriers and mini buses, call 0800 804 8010.)

Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Main Exclusions

- a provision of advice or breach of professional duty
- b sale or supply of medicines, drugs, syringes, dressings or medical supplies or equipment of any kind whatsoever
- c property belonging to your holiday play scheme or in its care, custody or control (other than the regular meeting place)
- d personal property of any staff, children and members attending the holiday play scheme

- e use of aerial runways, scrambling nets, tree walks and other structures which have been constructed or partially constructed from materials not originally intended for play or recreational use, eg: telegraph poles, tyres and drainage pipes; (please refer to Morton Michel if in any doubt)
- f liability arising out of asbestos and its derivatives
- g terrorism, war and similar risks
- h fines, penalties or liquidated, punitive or exemplary damages
- i treatment (other than first aid treatment, the administration of drugs/medicines in accordance with policy conditions and the administration/provision of oxygen, gastro feeding, naso-gastric tube feeding, cleaning and changing of feeding and tracheostomy/ tracheotomy tubes and emptying/changing stoma bags in accordance with policy conditions)
- j inflatable play equipment other than bouncy castles used by the group for the children attending the group (or other children in their family)
- k activities not advised to and agreed in writing by Morton Michel.

Employers' Liability

Limit of Indemnity £10,000,000
(£5,000,000 if arising from terrorism)

If you are an employer, you are required by law to have Employers' Liability insurance. This covers you in case an employee suffers an accident at work for which you are held legally responsible. Employees include paid or unpaid supervisors, students, work experience students, trainees and volunteers.

Automatically Included

- legal costs incurred in the defence of criminal proceedings in respect of a breach of the Health and Safety at Work etc Act 1974 - limit £10,000 in any one period of insurance
- legal defence costs and expenses incurred with the written consent of Covéa Insurance
- legal costs and expenses incurred in defending a charge brought under The Corporate Manslaughter and Corporate Homicide Act 2007.

Territorial Limits

- Anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Legal Expenses

This section of cover is administered by ARAG plc on behalf of the insurer Brit Syndicate 2987 at Lloyd's.

The insurer will pay legal costs & expenses and employment compensation awards up to £100,000 including the cost of appeals for an insured event that occurs during the period of insurance:

- When we receive your claim we will always assess it for reasonable prospects of success. Providing the event is covered by the policy and your claim is more likely than not to succeed, we will appoint a solicitor to act for you.
- Unless there is a conflict of interest ARAG will choose an appointed advisor until proceedings need to be issued or in any claim dealt with by an Employment Tribunal or the small claims court.

Significant Features and Benefits

The following insured events are covered.

- **Employment** We will defend you if, after completing internal grievance or disciplinary procedures, you have a dispute with a past, present, or prospective employee, arising from a contract of service and/or breach of employment laws.
- **Employment Compensation Awards** The insurer will pay a basic and compensatory award made against you by a tribunal, or an amount agreed by us to settle a dispute, where they have accepted your Employment claim.
- **Employment Restrictive Covenants** A dispute with
 - your employee or ex-employee which arises from a restrictive covenant in a contract of service with you
 - another party who alleges that you have breached their legal rights protected by a restrictive covenant.
- **Tax Protection** An HMRC compliance check, or formal enquiry into your business' tax or dispute about VAT, including an appeal.
- **Property** An event which causes damage to your property, a public or private nuisance or trespass, and recovery or repossession of property from an employee or ex-employee.

- **Legal Defence** We will defend the insured in an investigation that could lead to prosecution and/or if criminal proceedings are brought. Directors and/or partners are covered to defend a motor prosecution whether or not it relates to the business.
- **Compliance & Regulation** We will
 - appeal against a statutory notice issued against your business,
 - defend a civil action brought under the Data Protection Act,
 - represent you where Public Childcare Proceedings/Public Law Children Order proceedings are initiated by a Local Authority or the NSPCC as a result of the care provided by an insured person to a child(ren) in an insured person's professional capacity as a childminder/childcare provider under the Children Act 1989 or Children (Northern Ireland) Order 1995.
- **Statutory licence appeals** We will appeal against a decision to alter, suspend, revoke or refuse to renew a statutory registration.
- **Loss of earnings** The insurer will pay loss of earnings if an insured has to attend court or tribunal for a claim under this policy or because they are called for jury service.
- **Employees' extra protection** We will defend an employee in civil proceedings brought
 - for unlawful discrimination, or
 - against them in their capacity as a trustee of your company pension fund.
 - We will pursue a personal injury claim by an employee or a member of their family that arises from your business activity and represent your directors and/or partners who have fallen victim to identity theft.
- **Crisis Communication** The insurer will pay up to £10,000 to provide you with access to professional public relations support and crisis communication services to manage adverse media publicity and reputational exposure.
- **Contract & debt recovery** We will pursue or defend your legal rights in a dispute arising from the purchase, hire, lease, servicing, maintenance, sale or provision of goods or services providing the amount in dispute exceeds £200.

Main Exclusions

- a **Legal costs, expenses, and compensation awards** incurred before we accept a claim.
- b **Employment**
Carrying out internal grievance or disciplinary procedures.
- c **Employment Compensation Awards**
Money due to an employee under a contract of service.
- d **Employment Restrictive Covenants**
The restrictive covenant must not extend further than is reasonably necessary to protect the business interests or contain restrictions in excess of 12 months.
- e **Tax Protection**
 - Any claim where you have been negligent or have not met legal timescales.
 - An investigation by the Fraud Investigation Service of HM Revenue and Customs.
 - Tax avoidance.
- f **Property**
Any claim where a contract exists between you and the other party.
- g **Legal Defence**
A parking offence.
- h **Compliance & Regulation**
 - Pursuing an action other than an appeal.
 - A Health and Safety Fee for Intervention.
- i **Loss of earnings**
Any money that can be claimed back from the court or your employer.
- j **Employees' extra protection**
A condition, illness or disease that gradually develops over time.
- l **Contract & debt recovery**
 - The sale or purchase of any land or buildings.
 - Computer systems which have been tailored to your requirements.
 - Breach of professional duty.

HolidayPlay Plus

HolidayPlay Plus provides insurance cover for Public, Products and Employers' Liability and Legal Expenses plus Helplines as detailed on pages 4 to 6 inclusive, as well as the following additional cover:

Group Equipment

Sum insured £2,000 (more if required)

Equipment belonging to you or for which you are responsible is covered, whilst kept in holiday play scheme premises, against fire, lightning, explosion, aircraft, theft involving violent and forcible entry or exit, riot or civil commotion, malicious damage, earthquake, impact by vehicles, storm, flood, sudden escape of water or oil, or falling trees or branches.

Automatically Included

(subject to adequacy of sum insured)

- debris removal
- damage to the premises caused by theft involving forcible and violent entry provided you are responsible for the repair of such damage
- the contents of any timber or metal sheds at the premises up to
 - £500 in total in timber sheds
 - £1,000 in total in metal sheds
 - maximum £1,000 in total overall.

Main Exclusions

- the first £100 of each claim
- property not locked in a room, hall, cupboard or shed at the end of every holiday play scheme session
- loss or damage caused by other authorised users of the premises
- terrorism, war and similar risks.

Group Money

Covers loss of money whilst

- in transit or in a bank night safe - £2,000
- on the premises during business hours - £2,000
- in the home of any authorised group official - £1,000
- on the premises outside business hours in locked safe - £1,000
- on the premises outside business hours not in locked safe - £350

Main Exclusions

- the first £50 of each claim
- loss from any unattended vehicle
- money on the premises during business hours not contained in locked safe, locked desk or locked filing cabinet
- fraud or dishonesty of any group official unless discovered within seven working days
- shortages due to error or omission
- dishonoured cheques or use of counterfeit money.

Terrorism (Optional)

Provides Terrorism cover in Great Britain for property, loss of revenue and book debts where these are insured by your policy.

Main exclusions

- riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- virus or similar mechanism or hacking or denial of service attack or phishing in respect of any computer or other equipment

Helplines

You can call our legal advice line and get immediate advice on all legal problems affecting your business 24/7. You can also obtain tax related advice from our tax helpline or use our counselling line which is available to you, your workforce and their families.

Legal Advice

Access by phone to legal and tax experts for EU-wide legal advice and UK tax advice.

Crisis communication helpline

You can use this helpline at any time for advice about negative publicity or media attention.

Counselling assistance helpline

You can use this telephone service 24 hours a day, 365 days of the year.



Motor Insurance

If you carry children in your car, you must make sure that you have adequate motor insurance cover in place. Some insurers will charge an additional premium for this. Morton Michel's motor policy automatically allows you to use your car in connection with your childcare business at no extra cost. We believe that it is the only motor policy to specifically state on your certificate of insurance that you are covered for: "social, domestic, pleasure and business use in connection with childcare activities".

Morton Michel can also provide you with competitively priced minibus and MPV insurance for your holiday play scheme, which includes Full Business Use. This policy (called "KiddieBus") has a wide range of standard and optional features and has been designed to ensure that you get the cover that you feel is right for you.

For details of our competitively priced motor cover, please call freephone:

0800 804 8010 or email motor@mortonmichel.com

Morton Michel - The Childcare Insurance Specialist

Founded in 1964, Morton Michel is a recognised leader in childcare insurance. It has unrivalled expertise in this field, which it applies to the development of its insurance products.

Morton Michel arranges cover for around 10,000 nurseries and pre-schools, 20,000 childminders and nannies, 6,000 out of school clubs and numerous other social and voluntary groups connected with childcare.

Morton Michel is dedicated to providing top quality service to all its clients. It does not use call centres so you will speak directly with a person involved in organising your insurance, who can discuss any aspect of the HolidayPlay policy. The company also provides prompt settlement of smaller claims on a direct basis.

Covea Insurance plc

Covéa Insurance is renowned for its specialist policies including this HolidayPlay policy, which has been tailored with the requirements of carers in mind and achieves the highest product standards to support your activities. The company prides itself on its efficient use of the latest technology in the administration of its policies and in the swift settlement of claims.

We work closely with Morton Michel, underwriting their specialist childcare and adult care policies and together, our extensive experience of the care industry enables us to develop policies that match the specific risks involved. This results in comprehensive cover at competitive premiums.



Frequently Asked Questions



What is Public Liability insurance and why is it so important?

Public Liability insurance covers you if someone in your care, or a member of the public, suffers an injury that is held by law to be your fault. An example would be if a visitor slipped on a wet floor, which had not been properly cleaned; or a child who was injured when an incorrectly erected trestle table fell on her foot. Such incidents can lead to claims being made against groups and you need Public Liability insurance to protect your interests against such lawsuits.

What is Employers' Liability insurance?

If you employ anyone you are required by law to take out Employers' Liability cover. It is similar to Public Liability insurance, but relates specifically to injuries suffered by your employees.

What activities are included?

Only those activities that have been advised to and agreed in writing by Morton Michel. There are questions on the proposal form asking what activities you offer.

Are we covered for using a bouncy castle?

Your legal liability is covered in respect of bouncy castles used by you for the children attending your group (or other children in their family), providing you adhere to the conditions stated in the policy. You are not covered for any damage you do to the bouncy castle or if you hire out the bouncy castle to anyone else. You are not automatically covered if the bouncy castle is to be used at a fete or "fun day" open to the public; in such circumstances, you should contact Morton Michel for a quotation. (Please note that the policy defines a bouncy castle as: "play equipment with a horizontal, inflatable base and inflatable sides designed and intended solely for children to bounce in or on and for no other recreational activity". An inflatable slide, for example, would NOT be covered.)



Do we have to register under the Childcare Act 2006 to take out the policy?

If your group is required to be registered under the terms of the Act, then you must obtain registration and adhere to its terms in order for the insurance to be valid. If your group is exempt from the Act, then you do not require registration to obtain the insurance cover. Please contact Ofsted or your registering authority to find out if you need to be registered.

Are voluntary workers covered under Public Liability or Employers' Liability?

Regular voluntary workers are regarded as employees for the purposes of the Public Liability and Employers' Liability insurances. Your legal liability for bodily injury to regular voluntary helpers is covered under the Employers' Liability Section.

Can we take on young people to help at the premises for work experience?

Yes, provided that they are on a Government or otherwise authorised work experience, training, study, exchange or similar scheme. They must always work under the supervision of experienced group officials and be of an appropriate age for the duties being performed. If in any doubt, please contact Morton Michel. If you are asked to sign a document from an authority concerning young people doing work experience, please let Morton Michel see this document.

Are we covered for giving medication?

The administration of non prescribed drugs or medicines, prescribed oral medication or asthma inhalers, and the administration of other medication is covered strictly in accordance with conditions stated in the policy. (See also the [FAQ relating to children with special needs.](#))



Are we covered for going on outings?

As long as you comply with all relevant requirements of Ofsted or your registering authority regarding outings away from the normal premises, then you will be covered by the policy for organised and supervised outings within the UK for up to three consecutive days. For longer periods, please contact Morton Michel for a quotation. If you are taking children by car or minibus, you must ensure that the necessary motor insurance is in place.

What age group does this insurance cover us for?

Children between the ages of 3 and 16 are automatically covered under the policy. Wider age ranges can be considered, please contact Morton Michel.

Does the policy cover children with special needs?

Yes, the HolidayPlay policy covers your legal liability to any child with special needs in your care arising out of the activities of your group and in respect of any injuries they may sustain as a result of defects at your premises, for which you are held to be responsible. It also covers your legal liability for the administration/provision of first aid treatment, drugs/medicines, oxygen, gastro feeding, nasogastric tube feeding, cleaning and changing of feeding and tracheostomy/tracheotomy tubes and emptying/changing stoma bags, strictly in accordance with conditions stated in the policy. You must ensure that you are complying with all Ofsted or your registering authority requirements and that appropriate supervision ratios apply.



Is the group covered if it moves to a new premises?

Provided that the consent of Ofsted or your registering authority has been obtained, both temporary or permanent changes of address will be covered automatically by the policy. Please advise Morton Michel in writing of all changes of address. However, if your equipment is insured, a new proposal form may be required before you move and cover is subject to acceptance of this proposal by Morton Michel.

We are taking out HolidayPlay Plus. Does it cover sheds and contents of sheds?

Yes, within certain limits, providing it is either a timber or metal shed. Please refer to the Group Equipment section on page 7 for details of cover. If the limits are insufficient for your needs or if you have a shed that is not timber or metal, please contact Morton Michel.

Are we covered for swimming?

Yes, provided you have given full details of this activity to Morton Michel and they have agreed cover in writing. Swimming activities must be under the leadership of experienced staff with additional competent helpers to assist when required. When swimming in private pools, a qualified lifesaver and/or swimming teacher must be in attendance at all times.

Are we covered for instructors coming to our premises to teach specialist activities such as judo, fencing, drama, etc?

You must provide full details of these activities when completing the proposal form. Your insurance will only cover any liability falling back on you and you must make sure that all instructors used are fully qualified and insured. Please check this with them before engaging them.

Customer Service Information

1. Insurers under the policy

Covea Insurance plc is the insurer under this policy except under the Legal Expenses Section, which is administered by ARAG plc on behalf of the insurer Brit Syndicate 2987 at Lloyd's.

2. Covea Insurance plc

Covea Insurance plc (Covéa Insurance) is a public limited company registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services.

Covéa Insurance's Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on **0800 111 6768**.

Registered Office: 2 Norman Place, Reading, RG1 8DA.

3. Information about ARAG plc

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof). Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

You can check this by visiting the Financial Conduct Authority website at www.fca.org.uk/register or by contacting the Financial Conduct Authority on **0800 111 6768** (freephone), or **0300 500 8082**.

ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

4. Morton Michel

The *HolidayPlay* policy is arranged by Morton Michel Limited.

Morton Michel Limited is a private company limited by shares incorporated in England and Wales under registered number 5120835.

Its Registered Office is 3rd Floor, Chancery House, St Nicholas Way, Sutton, Surrey, SM1 1JB; its head office is Alhambra House, 9 St Michaels Road, Croydon, CR9 3DD.

It is authorised and regulated by the Financial Conduct Authority. It appears on the Financial Services Register under number 527300. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on **0800 111 6768**.

5. Accessibility

We are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formerly known as RNID).

6. Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

7. Premiums

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

8. Promise of satisfaction and service

We are confident that your *HolidayPlay* policy will bring you complete satisfaction. We undertake to refund the premium in full if you are not satisfied with the cover provided by your policy if it is returned within 14 days of the start date of your policy or from the date you receive your policy document if this happens later, but if there has been an incident which has resulted or could result in a claim you must reimburse us for any amounts we have paid or may be required to pay, in respect of that incident.

9. Duration of contract

The first period of insurance under your HolidayPlay policy will be 12 months unless otherwise requested by you and agreed by us in writing.

10. Financial Services Compensation Scheme

The insurers under this policy are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if any of them cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

11. Notification of a claim

If you have a claim (other than under the Legal Expenses section), or are aware of an incident that could result in a claim, please contact Morton Michel on **0208 603 0943** or Covea Insurance plc on **0330 134 8187**.

If you have a claim, or are aware of an incident that could result in a claim under the Legal Expenses section, please contact ARAG on **0117 917 1698** or download a claim form from www.arag.co.uk/newclaims.

12. Enquiries and complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy;

or an enquiry concerning a claim that you may have made you should contact Morton Michel at Alhambra House, 9 St Michaels Road, Croydon CR9 3DD; telephone number **0208 603 0943**.

If your complaint relates to the cover under this policy or the way a claim is/has been handled (other than for Legal Expenses cover) you should contact us by either writing to us at the Customer Services Manager, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or by telephone **0330 134 8194** or email information@coveainsurance.co.uk. A copy of Cov ea Insurance's complaints handling procedure is available on request.

If your complaint relates to the Legal Expenses cover, please write to The Customer Relations

Department, ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN or telephone **0117 917 1561** (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded) or email customerrelations@arag.co.uk.

Should you remain dissatisfied you can pursue your Legal Expenses complaint further with Lloyd's, One Lime Street, London EC3M 7HA or by telephone on **0207 327 5693** or email them at complaints@lloyds.com. Website www.lloyds.com/complaints.

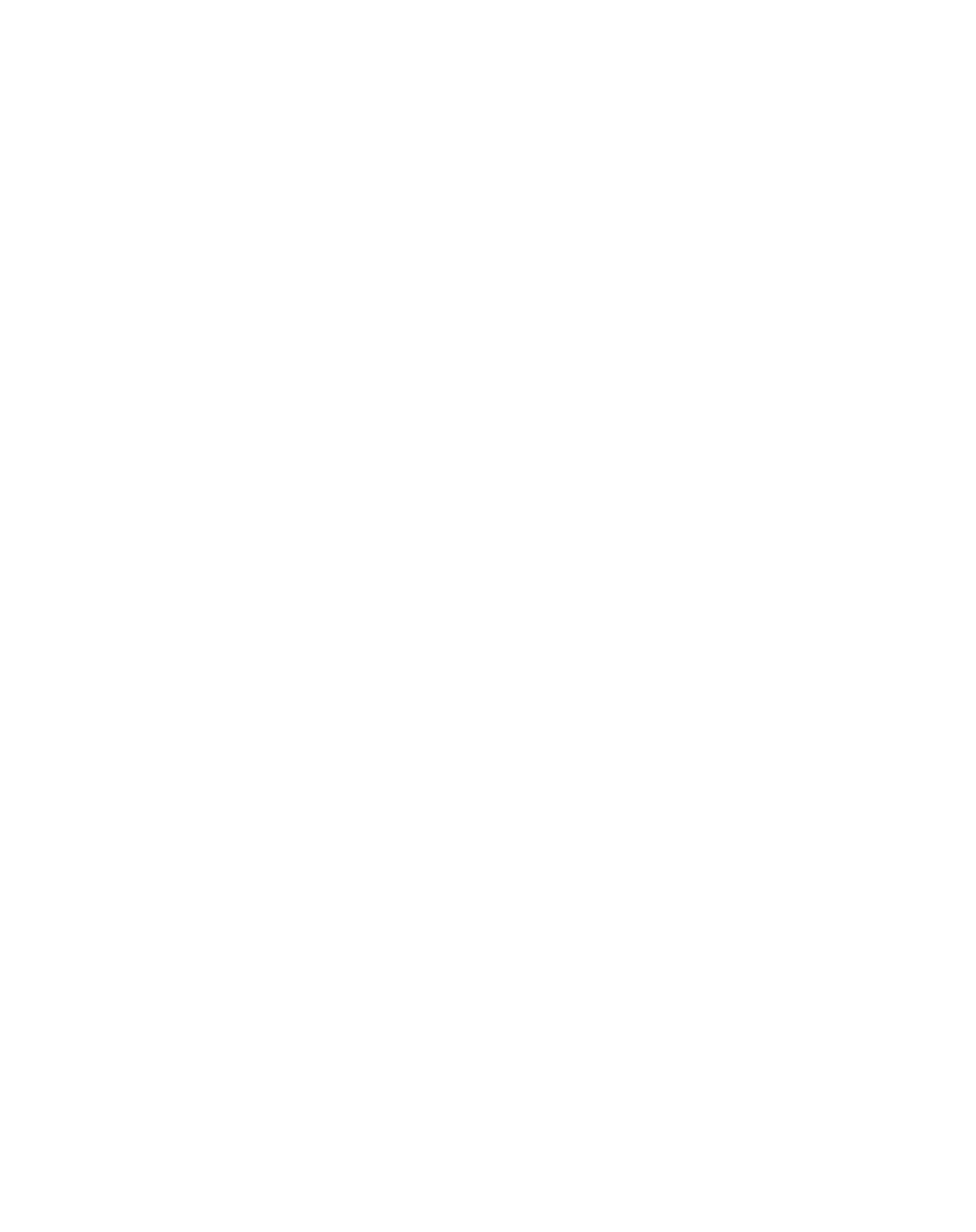
Using these services does not affect your right to take legal action.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

You may have the right to refer it to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London E14 9SR; telephone numbers **0800 023 4567** (calls to this number are normally free for people calling from a "fixed line" phone – but charges may apply if you call from a mobile phone) and **0300 123 9123** (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Website www.financial-ombudsman.org.uk.

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standards Department or Citizen's Advice Bureau.





www.mortonmichel.com

Arranged by



MortonMichel

Tel: 020 8603 0900 Fax: 0845 2570547/0548 www.mortonmichel.com

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