



# Holiday *Play*

---

Insurance for holiday play schemes

---

Proposal



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

Arranged by Morton Michel

# Covea Insurance plc HolidayPlay Proposal Form



Arranged by

**Morton Michel**

The Childcare Insurance Specialist

part of piib Group

The **HolidayPlay** policy has been designed for play schemes which take place in the school holidays, including half-term breaks. If you are not such a playscheme then you should not apply for the **HolidayPlay** policy. It may be that one of our other policies is suitable for your requirements and details of these can be found at [www.mortonmichel.com](http://www.mortonmichel.com).

Alternatively, you can contact us on **020 8603 0945** to

ask about our other policies that you may find more suitable to your demands and needs.

Cover does not commence until the proposal has been formally accepted by Morton Michel unless otherwise agreed by Morton Michel.

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

## INFORMATION ABOUT YOU

**Name of holiday play scheme**

**Your name**

**Name(s) of authorised alternate contact(s)**

**Address of holiday play scheme**

**Postal address** *if different*

**Postcode**

**Postcode**

**Telephone**

**Alternative telephone**

**Mobile**

**Alternative mobile**

**Email**

**Alternative email**

Have you been allocated an Employer Reference Number by PAYE of Her Majesty's Revenue & Custom?

Yes

No

If **YES**, please state the Employer Reference Number allocated to you:

## INFORMATION ABOUT YOUR HOLIDAY PLAY SCHEME

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.

Do you offer only those activities listed above?  Yes  No

If **NO**, please answer the following questions:

a. Do you offer formal coaching sessions in football, cricket or hockey?  Yes  No

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?  Yes  No

If **YES**, please give full details of equipment and materials used:

c. Do you offer swimming, paddling pool or water play activities?  Yes  No

If **YES**:

#### Swimming

Public or private swimming pool?

Adult/child supervision ratio?

Is there a qualified life saver/swimming teacher or coach in attendance at all times?  Yes  No

#### Paddling

Depth of pool?

Adult/child supervision ratio?

**Water Play**

Type of water activity?

Depth of water?

Adult/child supervision ratio?

<b>Yes</b>	<b>No</b>
<input checked="" type="checkbox"/>	<input type="checkbox"/>

**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?

<input checked="" type="checkbox"/>	<input type="checkbox"/>
-------------------------------------	--------------------------

If **YES**, please give full details in the space below or on a separate sheet of paper.

**Note:** 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.** Will you be operating your holiday play scheme (please tick one box only):

**a.** for a maximum of 14 days in a 12 month period?

**b.** for a maximum of 6 weeks in a 12 month period?

**c.** for more than 6 weeks in a 12 month period?

**3.** Insurance to commence from:

**4.** Maximum number of children attending each play scheme session (please tick one box only):

Up to 50 children

Up to 100 children

Up to 150 children

More than 150 children  *Please refer to Morton Michel.*

You are automatically covered for children aged 3 – 16 attending your club.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

5. Do you have children attending your club outside of these age ranges?

If **YES**, please provide full details:

### Qualifications

- For children aged 3 years and over but under 4 years – at least one member of staff must hold a full and relevant Level 3 qualification and must be present at all times and at least half of all other staff members must hold a full and relevant Level 2 Qualification.
- For children aged 4 years and above – at least one member of staff who holds a full and relevant Level 2 qualification must be present at all times.
- A member of staff who holds a 12 hour Paediatric Care First Aid qualification must be on the premises at all times.

6. Do you comply with the qualification requirement of staff as noted above?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

If **NO**, please provide full details:

### Supervision Ratios

- Children aged 3 years and over but under 4 years – 1:8
- Children aged 4 years and over but under 8 years – 1:10
- Children aged 8 years and over – 1:15

7. Do you comply with the above minimum supervision ratios?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

If **NO**, please provide full details:

Yes No

8. Do children under 8 years attend your play scheme?

If **YES**:

a. Region of OFSTED/name of other registering authority which has registered your holiday play scheme under the terms of the Childcare Act 2006:

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 full details:

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

10. Do you have a written Assessment of Risk?

11. a. Do you obtain satisfactory and confirmed references in writing of prospective employees' integrity before employing them?

b. Where you are required by law to do so, have you obtained all necessary criminal records and barred list checks in respect of all relevant current and prospective employees and volunteers?

c. While you are awaiting the outcome of criminal records and barred list checks on an employee or volunteer, will they be supervised at all times while engaged in the business by an employee for whom criminal record and barred list checks have been obtained?

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 above, please give full details:

12. Has any insurer or insurance provider (including Morton Michel) ever:
- |   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| a. declined your proposal?  | <input type="checkbox"/> | <input type="checkbox"/> |
| b. refused to renew or cancelled your proposal?   | <input type="checkbox"/> | <input type="checkbox"/> |
| c. imposed special terms or conditions for any childcare insurance you have previously taken out? | <input type="checkbox"/> | <input type="checkbox"/> |

If you have ticked **ANY** of the shaded boxes above, please give full details:

13. Has the holiday play scheme suffered any loss or damage or had any claims made against them in the last 5 years?

If **YES**, please give full details:

Date	Type of claim	Amount settled or outstanding

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

14. a. Do you have any existing insurances with Morton Michel?

If **YES**, please state 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?

You have a choice of either **HolidayPlay** or **HolidayPlay Plus**.

The basic **HolidayPlay** policy provides cover for:

- **Public and Products Liability, Limit £3M**
- **Employers' Liability, Limit £10M (£5M if arising out of terrorism)**
- **Legal Expenses, Limit £100K**
- **Helplines**

The **HolidayPlay Plus** policy provides cover for:

- **Public and Products Liability, Limit £3M**
- **Employers' Liability, Limit £10M (£5M if arising out of terrorism)**
- **Legal Expenses, Limit £100K**
- **Helplines**
- **Group Equipment**
- **Group Money**

**Note:** The **HolidayPlay Plus** cover is only available if you operate for more than 6 weeks in a 12 month period.

Please tick which cover you require:

**HolidayPlay**

**HolidayPlay Plus**

Do you require the Public and Products Liability limit to be increased to £5M?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

If you have selected the **HolidayPlay Plus** cover, you will automatically be insured for Group Equipment up to £2,000.

Do you require a higher sum insured?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

If **YES**, we will send a Supplementary Questionnaire for you to complete.

If you have selected the **HolidayPlay Plus** cover, do you require terrorism cover in respect of your Contents?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------



**Please read the following statements before you proceed with this application.**

### Insurers

Your insurance will be provided under the **HolidayPlay** Policy. You will be insured by Covea Insurance plc for all sections other than the Legal Expenses section which is administered by ARAG plc as a coverholder for Brit Syndicate 2987 at Lloyd's.

### Morton Michel

Morton Michel does not make recommendations. You will need to make your own choice as to how you wish to proceed. Morton Michel does not conduct a full market analysis but will arrange your insurance under a scheme provided by Covea Insurance plc as insurer and ARAG plc which Morton Michel have identified as being suitable for this kind of insurance. Morton Michel have delegated underwriting authority from Covea Insurance plc and in placing your business directly with Covea Insurance plc and ARAG plc Morton Michel are acting as the agent of Covea Insurance plc as an insurer; and of ARAG plc as a coverholder for Brit Syndicate 2987 at Lloyd's. In the event of a claim, Morton Michel will act as your agent.

### Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk when you first take out this policy and also whenever you renew it or ask us to change your cover. You should ensure that any information you have provided to us and the content of any application form, declaration and/or Statement of Fact is accurate and complete. Please note that insurers will not be deemed to have knowledge of or to have relied on information on your website.

**If you do not comply with your duty to make a fair presentation of the risk, your policy may not be valid or the policy may not cover you fully or at all.**

If you fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible we may avoid this policy and refuse all claims where:

- a. such failure was deliberate or reckless; or
- b. we would not have entered into this policy on any terms had you made fair presentation of the risk.

If you are not sure whether certain facts are relevant please ask your insurance broker or Morton Michel.

You should keep a written record (including copies of letters) of any information, including this completed Proposal Form, you give Morton Michel or your insurance broker.

A copy of the policy wording is available from Morton Michel upon request.

### Demands and Needs

The **HolidayPlay** policy has been designed to meet the demands and needs of play schemes which take place in the school holidays, including half-term breaks, in protecting their legal liabilities and material assets.

### How we use your information

**Please visit [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection) for further information about how and when we process your personal information under our full Privacy Policy.**

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc ('we, us, our') and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as "sensitive personal information", we must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:

- It is necessary for us to process your personal information to provide your insurance policy and services. We will rely on this for activities such as assessing your application, managing your insurance policy, handling claims and providing other services to you.
- We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records and developing, improving our products and services.
- We have a legal or regulatory obligation to use such personal information.
- We need to use such personal information to

establish, exercise or defend our legal rights.

- You have provided your consent to our use of your personal information, including sensitive personal information.

---

## How we share your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following third parties, including:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on our, or your behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

---

## Marketing

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

---

## Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances, you can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating.

---

## Automated Decisions

We may use automated tools with decision making to assess your application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

These automated decisions will produce a result on whether we are able to offer insurance, the appropriate price for your policy or whether we can accept your claim. If you object to an automated decision, we may not be able to offer you an insurance quotation or renewal.

---

## How to Contact Us

Please contact us if you have any questions about our Privacy Policy or the information we hold about you: The Data Protection Officer, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: [dataprotection@coveainsurance.co.uk](mailto:dataprotection@coveainsurance.co.uk).

---

## Choice of Law

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in the part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales will apply.

---

## Summary and Guide

The cover provided by the Insurance policy is outlined in the Summary and Guide. You should read this document carefully before proceeding. A specimen policy is also available.

---

## Terms of Business

The Terms of Business sets out the terms and conditions between you and Morton Michel. You should read this document carefully before proceeding.

**I confirm that I have read and understood the above statements.**

**Signed** \_\_\_\_\_

**Position** \_\_\_\_\_

**Date** \_\_\_\_\_

From time to time, Morton Michel may wish to send you details of services and products.

If you wish to receive such mailings, please tick this box.

## Childcare Motor/Minibus Insurance

Would you like Morton Michel to provide a quotation for motor/minibus insurance?

---

## Where did you hear about Morton Michel? (please tick as appropriate)

- Word of Mouth
  - Marketing Email
  - Childcare Expo
  - NMT Agenda
  - NurseryWorld Magazine
  - Other Magazine
  - Postal Mailing
  - Internet Search
  - Social Media
  - Telephone Call
  - Broker
  - Existing Policyholder
  - Previous Policyholder
  - NDNA
  - Other
- 

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277.



## **Morton Michel**

Alhambra House  
9 St Michaels Road  
Croydon  
CR9 3DD

**Tel:** 020 8603 0945

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

Arranged by **Morton Michel**

KH2637 05.18