

# Nanny

Summary, Guide and Proposal

**Insurance for Nannies, Doulas, Maternity Nurses and  
Childminders exempt from compulsory registration**



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



Nanny is for qualified or experienced nannies, doulas and maternity nurses, who care for a child or children aged 0 - 17 and/or pre- and post-natal mothers, based in the child's or mother's own home. It is also for childminders exempt from compulsory registration who are those that care for children aged over 8 only or aged 0-8 for less than 2 hours a day from the carer's own home.

Cover is not restricted to the home. It also applies if you, as part of your role, take the children in your care out on trips, to the shops or to play in the park - anywhere within the UK.

Nanny is provided by leading childcare insurance specialist, Morton Michel, which means you can be sure you have the right cover at the right price, with no hidden extra costs.

### **Making the right choice**

With Nanny 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 piece 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 Nanny policy to match your specific needs, providing the right level of cover at a competitive cost.

## **Value for money**

From just £62, your Nanny policy will cover you for:

- **Public Liability**
- **Legal Expenses**
- **Helplines for legal matters, tax advice and counselling**

You can also add Personal Possessions cover as optional section. Your schedule will show if you have selected this.

More details of the cover can be found on pages 4 and 5 which give a summary of the policy.

## Easy to understand documentation

We supply you with this clear, easy-to-read policy summary of your insurance so you know what you are covered for before you purchase your insurance and then we supply you with full policy documentation when you take out your cover.

## Plus... The Morton Michel ChildCare Club

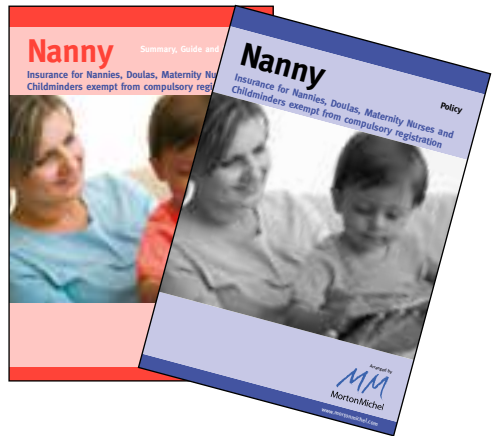
Insure with Morton Michel to receive **FREE** entry to the **ChildCare Club**, giving you a whole world of fantastic extra benefits:

- Creative Minds digital magazine – packed full of inspirational and creative ideas for active young minds
- *ChildCarer* e-newsletter – monthly e-newsletter keeping you up-to-date with news and views from the childcare sector. Monthly draw – great childcare related prizes to be won!
- FREE EYFS Training Guides – designed to support childcarers who wish to update their EYFS knowledge and help them successfully implement the Early Years Foundation Stage.
- Amazing discounts for trips to Legoland Windsor, Legoland Discovery Centre, Chessington World of Adventures, Sea Life Centres, The Alton Towers Resort, The EDF Energy London Eye (Annual Pass only), Madame Tussauds Blackpool, Madame Tussauds London, The Dungeons, Thorpe Park, Warwick Castle, Blackpool Tower Eye and Blackpool Tower Circus.



## Also...

You will also be entitled to discounts on the Morton Michel Nanny Organiser, which includes a Nanny Daily Diary and a Nanny Documents folder, so that you can keep all your essential information in one safe place.



- Great discounts to many of the UK's top indoor soft play centres. They are all insured by Morton Michel so you know that they are correctly covered.
- Fantastic discounts on your holidays booked with Haven Holidays. See more at: <https://www.mortonmichel.com/ChildCareClub/holidays>.
- Generous discounts from selected suppliers to the early years and childcare sector such as Activ Kids, Blue Butterfly Flooring, Puppets by Post, Yellow Door, Halfords, Tidy Books, Leaps and Bounds, Fingershield Safety UK and The Childcare Company.
- Subscription discounts to main early years and childcare magazines such as Home Childcarer, Nursery World, Early Years Educator, Practical Pre-School, Creative Steps, Essential Childminder and Nursery Management Today.

**Visit [www.mortonmichel.com/childcareclub](http://www.mortonmichel.com/childcareclub) for further information on these exciting benefits.**

# Policy Summary

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

This document summarises the cover provided by the Nanny 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.

## Public Liability Insurance

**Limit of Indemnity £5,000,000  
(Higher limits available on request)**

If, as a nanny, doula, maternity nurse or childminder exempt from compulsory registration, you are held legally responsible for an injury (including death) to a child or third party, or for damage to a third party's property, 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

- attendance at exhibitions, creches, meetings and outings run for and on behalf of home-based childcare professionals
- 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
- children with special needs
- use of trampolines, climbing frames, bouncy castles and garden swimming pools in accordance with policy conditions
- duties in relation to your home-based childcare business, outside UK, for holidays and the like, for a maximum of 180 days in countries of the European Union and a maximum of 90 days anywhere in the world (unless you are travelling against advice from the Foreign Office of the British Government)
- providing babysitting services in accordance with policy conditions
- contingency motor liability - this does not replace or include ordinary motor insurance and it does not cover the motor vehicle or its contents. It does provide cover if you use someone else's vehicle

(with their permission) in relation to your home-based childcare business and a motor accident occurs for which you are legally responsible, but the vehicle owner does not have the necessary business cover in place. However, you must take all reasonable precautions to ensure that any vehicle used has the appropriate motor 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.

### Main Exclusions

- liability for accidental bodily injury to any minded child not in your direct and immediate personal care, custody or control (except in an emergency)
- liability arising from the actions or omissions of any employee, assistant or helper (except in respect of accidental bodily injury to a minded child left in their care in an emergency)
- property belonging to you or your family or your employer(s) or in your custody or control
- liability which should be covered under your employer's household policy
- any bodily injury to you, any member of your family or person employed by you
- liability arising out of asbestos or its derivative
- terrorism, war and similar risks
- fines, penalties or liquidated, punitive or exemplary damages
- 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).

## 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 we will choose an appointed advisor until proceedings need to be issued or in any claim dealt with by the small claims court.

### Significant Features and Benefits

The following insured events are covered.

#### Employment - we will

- defend you if, you have a dispute with a past, present, or prospective employee, arising from a contract of service and/or breach of employment laws;
- negotiate for your legal rights in a dispute arising from your contract of employment for your work as a nanny, doula, maternity nurse or unregistered childminder;

provided that internal grievance or disciplinary procedures have been completed.

**Employment Compensation Awards** - the insurer will pay a basic and compensatory award made against you by a tribunal, or an amount agreed by ARAG 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, or a public or private nuisance or trespass.

**Legal Defence** – We will you in an investigation that could lead to prosecution and/or if criminal proceedings are brought. You are covered to defend a motor prosecution whether or not it relates to your work.

#### 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 you have to attend court or tribunal for a claim under this policy or because you are called for jury service.

**Employees' extra protection** - we will defend you in civil proceedings brought

- for unlawful discrimination, or
- against you in your capacity as a trustee of your company pension fund.

We will pursue a personal injury claim that arises from your business and we will represent you if you become the victim of 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 £100.

### Significant Exclusions and Limitations

- Legal costs, expenses, and compensation awards incurred before we accept a claim.
- **Employment**
  - Carrying out internal grievance or disciplinary procedures.
- **Employment Compensation Awards**
  - Money due to an employee under a contract of service.
- **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.
- **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.
- **Property**
  - Any claim where a contract exists between you and the other party.
- **Legal Defence**
  - A parking offence.
- **Compliance & Regulation**
  - Pursuing an action other than an appeal.
  - A Health and Safety Fee for Intervention.
- **Loss of earnings**
  - Any money that can be claimed back from the court or your employer.
- **Employees' extra protection**
  - A condition, illness or disease that gradually or develops over time.
- **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.

### Personal Possessions (Optional)

Your Nanny policy may be extended to include Personal Possessions insurance.

If you have accommodation at your employer's home, Morton Michel offers an "all risks" insurance to cover your household goods and personal effects, whilst contained in your employer's home. Sum insured £3,000 (higher amounts available on request).

#### Main Exclusions

- the first £50 of each claim
- damage caused by rot, fungus, insects, vermin, pests, pets
- terrorism, war and similar risks.

## Helplines

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

### 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.

## Glassolutions Helpline

A 24 hour Helpline is operated by Glassolutions Installation by utilising a fleet of mobile glaziers to provide a glass and frame replacement/repair service. Provided this is covered by your policy, the cost will be paid by us less the excess.

To contact Glassolutions phone us on 0333 003 3388

## Robust – Business Continuity Plan

ROBUST (Resilient Business Software Toolkit 2010) is a tool that has been developed by industry experts and can help you to produce an effective Business Continuity Plan quickly and efficiently and manage incidents to recover in a timely fashion. This service is available for download and continued use, absolutely free.

To obtain this free service or seek more information, go to <https://robust.riscauthority.co.uk>



# More from Morton Michel

As well as Nanny insurance, we have other insurances that we have developed especially to support you as a home-based childcare professional.

## Household Insurance

If you live in, your Nanny policy offers an Optional Section to cover your Personal Possessions whilst in your employer's home.

If you live out, we can arrange full Household Contents insurance for you.

For more details please call freephone:  
**0800 804 8005.**

## 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".

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

**0800 804 8010.**

## The Nanny Organiser

'Our Nanny Documents'

The Our Nanny Documents is designed to help you keep important information in one place, which you can access easily. It allows you to keep professional records in relation to the children you care for, your working hours and expenses incurred.

## 'Our Nanny Daily Diary'

The Our Nanny Daily Diary is designed to be fun to complete with the children. As well as colourful 'A page a day diary' with areas to complete for times slept/food eaten and notes to parents/guardians, the Nanny Daily Diary also has sections for weekly reminders, favourite recipes and our memories.

Please complete the Order Form contained in the Nanny Organiser Leaflet enclosed with this Summary & Guide, or alternatively please visit our e-shop to purchase the Nanny Organiser at [www.mortonmichel.com/Stationery/](http://www.mortonmichel.com/Stationery/)

## 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 preschools, 20,000 childminders and nannies, 6,000 out of school clubs and numerous other social and voluntary groups connected with childcare.

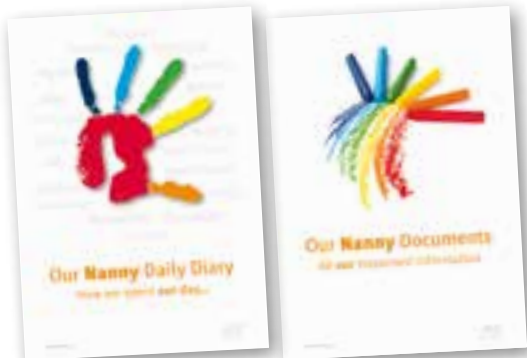
Morton Michel is dedicated to providing top quality service to all its clients. It does not use call centres so you will speak directly with a person involved in organising your insurance, who can discuss any aspect of the Nanny policy.

## Covea Insurance plc

Covea Insurance plc offers an extensive range of commercial and personal insurances.

Covéa Insurance is renowned for its specialist policies including this Nanny policy, which has been tailored with the requirements of child 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



## Why do I need public liability insurance?

Public liability insurance covers you for anything that may happen to the children in your care for which you can be held legally liable. It could be something as simple as a child being scalded by a hot drink left within reach, or it could be a baby wriggling and falling off a changing table, or a toddler choking on something they should not have had access to. If you are considered to be negligent at the time the accident happened, you could find yourself having to pay damages for any injuries sustained.

## Am I able to apply for my insurance online?

Yes, you are able to apply for your Nanny insurance via our secure site [www.mortonmichel.com](http://www.mortonmichel.com)

## What are the Ofsted Voluntary Register, the Voluntary part of the Childcare Approval Scheme (CAS) and The Care Inspectorate?

Nannies, Maternity Nurses, Doulas and Childminders who care for children over the age of 8 only have not previously required registration. However they are now able to register under the voluntary part of the Childcare Register in England, the voluntary part of the Childcare Approval System (CAS) in Wales or through Care Inspectorate approved bodies in Scotland. These schemes offer the choice of registration to providers who are not eligible for compulsory registration. By joining the voluntary register, providers show parents who use their services that they meet certain requirements designed to safeguard children and are monitored through inspections. Parents who use registered childcarers may be eligible to claim the childcare element of working tax credit.

Childcarers who are registered are entitled to a discount off their Nanny insurance premium.

## How many children am I covered for?

The number of minded children in your direct and immediate personal care at any one time must not exceed six.

## Am I covered if I take the children on outings?

Yes, the Nanny policy will cover you anywhere within the UK - whilst carrying out your activities as a home-based childcare professional.

## Am I covered in a nanny share arrangement?

Nanny share situations are automatically covered, provided you are within any Ofsted / other registering authority rulings on the number of children you take care of and any registration requirements.

## Am I covered if I nanny abroad with my employers' family?

Our Nanny policy will cover you to mind children anywhere in the world, for a maximum period of 90 days in any one period of insurance, and to countries in the European Union for a maximum period of 180 days in any one period of insurance. However, the children being minded by you abroad must be the minded children you are employed to look after in the UK, at least one parent of the minded children must be on the trip with you, you must have travel insurance for the complete duration of the trip and you must not be travelling against advice from the British Government Foreign Office.

## Will I receive a policy document telling me exactly what I'm covered for?

Yes. When you take out a Nanny policy with Morton Michel you will receive a Schedule of Insurance detailing your cover limits and a policy booklet detailing all the policy cover and conditions so you can refer to them at any time. This gives you the peace of mind of knowing exactly what you are covered for.



**Supposing a child has an accident during the period of my insurance policy but does not bring a claim against me until months or years later, when I no longer have a policy in force. Will I still be covered?**

By law, a claim can be brought against a childcare professional up to a child's 21st birthday - long after they have left your care. Our insurance will cover you if you had a policy in place at the time of the accident and are legally liable for the accident. Some other companies only offer policies that cover you during the time that you are paying for the insurance so, as soon as you stop paying, so does the cover. However, any incident that could result in a claim being made should be reported to Morton Michel.

**Am I covered for taking minded children in my car?**

Your Nanny policy will not cover you for using your car in connection with your childcare business. You will need to check with your current motor insurers to arrange adequate cover.

Our motor policy is specially designed to cover you in connection with your nanny business. If you would like a quotation please call freephone 0800 804 8010.

**So, what is contingent motor liability?**

Contingency motor liability does not replace your ordinary motor insurance and it does not cover the motor vehicle or its contents. It provides cover if you use someone else's vehicle (with their permission) in relation to your home-based childcare business and a motor accident occurs for which you are legally responsible, but the vehicle owner does not have the necessary business cover in place. However, you must take all reasonable precautions to ensure that any vehicle used has appropriate motor insurance.

**Do my employers need their own insurance for me to work in their home?**

Yes, your employing family should have their own Employers' Liability cover to cover them if you sustain an injury in their home as a result of their negligence. However, this is something that is normally added on to a Household Contents policy so, in the first instance they should contact their current insurers. If they are unable to extend their current policy then Morton Michel offer a Household cover for families employing home-based childcare professionals, call 020 3824 8477 for further information.

**Am I covered if I provide babysitting services?**

Yes, you are covered to mind up to six children in their own home at any one time, providing you comply with the following policy conditions:

- i) you must have a note of the parent's contact details;
- ii) you must visit the home(s) where you are to babysit beforehand, identify any associated risks, advise the parent of any such risks in writing and take/recommend any appropriate action;
- iii) you must obtain the medical details and permissions for emergency treatment in respect of each child to be looked after;
- iv) you must obtain the parent's signature confirming the above information.

# 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 (Cov ea 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.

Cov ea 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](http://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](http://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 Nanny 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](http://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 Nanny 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 Nanny 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 **020 8603 0942** 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](http://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 **020 8603 0942**.

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](mailto:information@coveainsurance.co.uk). A copy of Covéa 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](mailto: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](mailto:complaints@lloyds.com). Website [www.lloyds.com/complaints](http://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](http://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.

# Important Notes

1. 'Nanny' is defined in the policy as a person contracted and paid to look after a child (children) working in and from the child's home.
  2. 'Doula' is defined in the policy as a person contracted and paid to provide a baby's mother with physical, emotional and informational support in pre-natal care, during childbirth and during the post-partum period, working in the mother's home.
  3. 'Maternity Nurse' is defined in the policy as a person contracted and paid to care for both mother and baby during the post-partum period, working in the mother's home.
  4. 'Childminder exempt from compulsory registration' is defined in the policy as a person contracted and paid to look after a child (children) aged over 8, or aged 0-8 for less than 2 hours a day, from the carer's own home and who is exempt from compulsory registration.
  5. The term 'minded child' when used in this policy relates to children for whom you are contracted and paid to look after.
  6. Nanny share situations are automatically covered, provided you are within any Ofsted/ other registering authority rulings on the number of children you take care of and any registration requirements.
  7. If you are using either your own car or a car belonging to any member of your family to transport minded children, you must make sure you have appropriate motor insurance to cover you. Please call us on freephone 0800 804 8010 for a quote, if required.
-

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

Arranged by



**MortonMichel**

Tel: 020 8603 0900 Fax: 0845 2570547/0548 [www.mortonmichel.com](http://www.mortonmichel.com)

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