

# PreSchool

Insurance for Preschools & Playgroups

**Proposal**



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



## PreSchool Proposal Form

Your insurance will be provided under the PreSchool Policy, insured by Covea Insurance plc for all sections other than the Legal Expenses section which is administered by ARAG plc on behalf of the insurer Brit Syndicate 2987 at Lloyd's.

Any special terms or conditions will be advised to you in writing. Please read the Summary and Guide carefully before you complete this form.

### Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk which is covered by this policy. Therefore 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. Where you have provided us with information which relates to matters of your expectation or belief, it does not matter if such information turns out to be inaccurate provided that you acted in good faith when you provided us with such information.

If you do not comply with your duty 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 your policy may not be valid or the policy may not cover you fully or at all.

A material fact is any fact which could influence our assessment or acceptance of your application for insurance.

You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask Morton Michel. If you do not tell us about relevant changes, your policy may not be valid or the policy may not cover you fully or at all.

You must check all the information contained within this document immediately and tell us if any details are incorrect.

You should keep a written record (including copies of letters) of any information you give Morton Michel.

Please complete and return together with your payment to Morton Michel, Alhambra House, 9 St Michaels Road, Croydon, CR9 3DD.

Name of PreSchool

Your name

What is your legal status? Please tick **one** box:

Sole trader

Partnership

Limited liability partnership (LLP)

Private limited company (UK registered)

Private company limited by guarantee

Charity (UK registered)

Club or association

Other (please provide details):

Address of PreSchool

Your address (for correspondence purposes)

Postcode

Postcode

Telephone

Mobile

Telephone

Mobile

Email address

Email address

Have you been allocated an Employers Reference Number by PAYE of her Majesty's Revenue and Customs?

Yes  No

If Yes, please state PAYE Employer Reference Number :

Information about your group and premises

1. How many sessions a week do you hold?

Up to 5 sessions per week / a maximum of 15 hours of childcare per week

Up to 10 sessions per week / a maximum of 30 hours of childcare per week

All day cover

2 Region of OFSTED/name of other registering authority which has registered your group under the terms of the Childcare Act 2006, if applicable:

2 a) Registration number, if applicable:

3 Please describe the activities you provide for pre-school age children. (You may also attach promotional literature, if you wish.)

4 Do you have school age children?

Yes  No

If YES,

a) please state the maximum age of children who attend

b) The following activities are automatically covered by your policy for school age children:

Arts and crafts, badge making, basketball, bat and ball, board games, bouncy castles (subject to 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 (subject to 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 (excluding roller blading and skate boarding), rounders, sand play, scooters, sewing, skipping, skittles, slides, snacks, space hoppers, swing ball, swings, table tennis, tennis, trampolines (subject to policy conditions), treasure hunts, watching television.

If you offer any other activities, please give full details including the age range of the children involved.

5 At the end of the group sessions, is all equipment locked away in a room, hall, cupboard or shed? Yes  No

If NO, please provide full details

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6 a) Are all the external doors to your premises (including outbuildings other than sheds) protected in accordance with the Guide to Security in the Summary and Guide? Yes  No

b) Are all opening windows to your premises (including outbuildings other than sheds) protected in accordance with the Guide to Security in the Summary and Guide? Yes  No

If NO, to a) or b), please provide full details

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7 Are the buildings of your regular premises (including outbuildings other than sheds)  
a) built of brick, stone or concrete and roofed with slates, tiles, concrete or metal? Yes  No

b) in an area unduly exposed to storm or impact damage? Yes  No

If you have ticked either of the shaded boxes to this Question, please provide full details.

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8 Do you store any part of your equipment in:  
a) timber and/or plastic shed(s) valued at more than £1,500 OR store within such shed(s) a total value of contents of more than £1,500? Yes  No

If YES, please state:

i) the replacement value of the shed(s) £

ii) the total value of the contents stored in the shed(s) £

b) metal shed(s) valued at more than £2,500 OR store within such shed(s) a total value of contents of more than £2,500? Yes  No

If YES, please state:

i) the replacement value of the shed(s) £

ii) the total value of the contents stored in the shed(s) £

c) any other type of shed? Yes  No

If YES, please state:

i) the replacement value of the shed(s) £

ii) the total value of the contents stored in the shed(s) £

iii) the nature of construction of the shed(s) (eg. metal and plastic composite)

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If you have answered YES to a), b) or c), are all the doors and windows of each shed to be insured protected in accordance with the Guide to Security in the Summary and Guide? Yes  No

If NO, please give full details of all security fittings on the shed(s)

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9 Have the premises ever been flooded; are they in an area liable to flooding or within ¼ mile from any river, watercourse or the sea, or have you been informed that your premises are in a potential flood risk area? Yes  No

If YES, please provide full details

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10 Are all of the doors at your premises (internal and external) fitted with finger guards or finger shields? Yes  No

11 Do you have any armoured, bent or other special glass, or any lettering or designs on glass? Yes  No

If YES, please give details and value

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12 Do you have a written Assessment of Risk? Yes  No

If NO, please provide explanation

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13 a) Do you obtain satisfactory and confirmed references in writing of prospective employees' integrity before engaging them? Yes  No

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? Yes  No

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? Yes  No

If NO to any of the above please give a full explanation:

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14 Have there been any insurance claims involving your group in the last five years? Yes  No   
If YES, please give full details

Date	Type of claim	Amount settled or outstanding

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

15 Has any insurer or insurance provider (including Morton Michel) ever:

a) declined your proposal? Yes  No

b) refused to renew or cancelled your policy? Yes  No

c) imposed special terms or conditions for any childcare insurance you have previously taken out? Yes  No   
If YES to any of the above, please give full details

16 Have you, the proposer or any principal, director or partner under a current or any previous trading title:

a) been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or an Individual Voluntary Arrangement? Yes  No

b) been a director or partner in any business which is or has been the subject of a winding up or administration order, receivership proceedings or a Company Voluntary Arrangement? Yes  No

c) been the subject of a County Court Judgement (or Scottish equivalent) or are any proceedings pending? Yes  No

d) been convicted of or charged with (but not tried) or received a police caution in connection with any criminal offence (other than motoring offences)? Yes  No

e) been prosecuted or received notice of intended prosecution, issued with a simple caution or been served with a prohibition or improvement notice in connection with any breach of any health and safety legislation? Yes  No

f) failed to implement any requirements made by previous insurers or insurance providers (including Morton Michel) as a condition for the provision of insurance cover? Yes  No

If YES to any of the above please give full details (continue in 'For additional information' if necessary):

17 a) Do you have any existing insurances with Morton Michel? Yes  No   
If YES, please state the policy number(s)

b) Have you had any previous insurances with Morton Michel? Yes  No   
If YES, please state policy number(s)

## Cover

### Standard Cover

You are automatically covered for the following sections, please see the Summary and Guide for details of the sums insured and limits for each section.  
Public and Products Liability – Professional Indemnity - Employers' Liability – Group Contents – All Risks – Group Money – Personal Money – Personal Effects for Staff and Children - Personal Accident for Staff and Children – Loss of Revenue – Glass – Legal Expenses.

### Increased Levels of Cover

#### Group Contents

You are automatically insured for up to £5,000.

If you wish to insure for a higher amount, please state the full value of all of your contents

£

#### Loss of Revenue

You are automatically insured for up to £50,000 with a 12 month indemnity period (the period necessary for the business to recover).

If you require cover for more than £50,000 over a 12 month indemnity period, please state the sum insured you require

£

#### Professional Indemnity

You are automatically insured for a limit of indemnity of £25,000.

Do you require the higher limit of £250,000 Yes  No

Do you require the higher limit of £500,000 Yes  No

## Optional Extras

### All Risks

You are automatically covered for £500 of unspecified items of Group equipment.

Do you require All Risks cover on specified items of equipment? Yes  No

If Yes, please give full details:

Description	Serial Number	Value

### Buildings/Tenant's Improvements

- a) If you wish to insure the buildings, please state the full rebuilding cost including all fixtures and fittings, outbuildings, annexes and walls, gates and fences plus an allowance for architects' fees £
- b) If you do not own the buildings, but wish to insure tenant's improvements for which you are responsible (e.g. partitions, laminated floor coverings, children's wash basins etc), please state sum insured £

### Terrorism

For an additional premium, you can insure Contents, Revenue and Buildings, if insured, against acts of terrorism. (See Summary and Guide for details of this optional cover.)

Do you wish to include terrorism cover in your policy?

Yes  No

### Trustees' and Officers' Financial Liability

Please see the Summary and Guide for details of this optional cover.

If you require this cover, please indicate the sum insured you require

£5,000  £7,500  £10,000

For additional information (please state clearly which question number you are referring to).

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### Declaration

Please read the declaration carefully and check the answers you have given before signing the proposal form.

I/We (or, in the case of a partnership or a limited company, any one of the partners or directors) hereby apply to Covea Insurance plc for PreSchool insurance and

- a) declare that the answers I/we have given are true and complete to the best of my/our knowledge and belief. I/we have disclosed all material facts and understand that failure to do so could mean that my/our policy may not be valid or may not cover me/us fully or at all. If any written answer has been made by another person, such person shall for that purpose be deemed to be my/our agent and not the agent of the Covea Insurance plc. To the extent that has been necessary, I/we have consulted relevant members of the organisation to verify answers stated in this form
- b) understand that Covea Insurance plc reserves the right to contact previous insurers to verify the information contained in this form
- c) declare that all appropriate enquiries have been made to ensure that no principal, director, partner, employee or voluntary helper is, or is obliged to be, listed on the Sex Offenders Register pursuant to the Sex Offenders Act 1997 (as amended by the Sexual Offences Act 2003).

### 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).

**Demands and Needs**

The *PreSchool* policy has been designed to meet the demands and needs of sessional and full day preschools, playgroups, small nurseries, kindergartens, crèches and Montessoris. This policy is also suitable for childminders working together who are registered with Ofsted as 'Childcare on Domestic Premises'. If you are not a preschool or you do not fall into these categories then you should not apply for the *PreSchool* policy. It may be that one of Morton Michel's other policies is suitable for your requirements and details of these can be found at [www.mortonmichel.com](http://www.mortonmichel.com).

**Capacity Disclosure**

Morton Michel does not make recommendations or provide advice. You will need to make your own choice as to how you wish to proceed. In providing a policy that meets your requirements, Morton Michel does not conduct a full market analysis but will place your insurance under a scheme provided by Covea Insurance plc which Morton Michel have identified as being suitable for this type of insurance. Morton Michel have delegated underwriting authority from Covea Insurance plc and in placing your business directly with Covea Insurance plc Morton Michel are acting as the agent of Covea Insurance plc as insurer.

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.

Signed

Position

Date

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(Please note the proposal should be signed by the owner/proprietor/partner/director of the business, whichever is applicable.

Both signatures required if proposal is in joint names).

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

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

Arranged by



Tel: 020 8603 0900

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