



# NurseryCare

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Insurance for day nurseries

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Proposal



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

Arranged by Morton Michel

# Covea Insurance plc NurseryCare Proposal Form



Arranged by

**Morton Michel**

The **Childcare Insurance Specialist**

The **NurseryCare** policy has been designed for UK registered day nurseries. If you are not a registered day nursery then you should not apply for the **NurseryCare** 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**.

Alternatively, you can contact us on **020 3824 8478** to ask about our other policies that you may find more suitable to your demands and needs.

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

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

## YOUR BUSINESS

**Your name**

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

**Please confirm the full legal title and trading name of the nursery** (e.g. A Smith, A Smith t/a ABC Nursery, ABC Nursery Limited, ABC Nursery Limited t/a xyz, etc.):

*(Please see page 24 of the Summary and Guide)*

**Insurance to commence from:**

**Address of business premises**

**Postal address** *if different*

**Postcode**

**Postcode**

**Telephone**

**Alternative Telephone**

**Mobile**

**Alternative Mobile**

**Email**

**Alternative Email**

## Employers' Liability Tracing Office (ELTO) Declaration

When you register with HMRC as an employer operating PAYE you will be issued with an Employer Reference Number (ERN). It is often referred to as an employer PAYE reference and is usually in the format of 3 numbers/2 letters, 5 numbers, e.g. 123/AB12345.

Yes No

1. Are you exempt from PAYE?

If **NO**, have you been issued with an ERN Number?

If **YES**, please provide us with your ERN Number here:

If **NO**, please confirm why you have not been issued with an ERN Number here:

2. Do you have any existing insurances with Morton Michel?

If **YES**, please state the policy number(s) here if known:

3. Have you had any previous insurances with Morton Michel?

If **YES**, please state the policy number(s) here if known:

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## Registration Details

4. Which authority are you currently registered with?

Ofsted	Care and Social Services Inspectorate Wales register (Wales Only)	Care Inspectorate (Scotland Only)
Northern Irish Health and Social Care Trust register (Northern Ireland Only)	Channel Islands or Isle of Man	Awaiting registration
Other (please give details)		

5. Do you comply with the terms and conditions of your registration?
6. Have you implemented all requirements made by the registering authority?
7. Are you aware of:
  - a. any complaint about the premises or the conduct or control of the business which has been reported to your registering authority?
  - b. any circumstance or incident which may endanger your registration certificate?

If **YES** to **a** or **b**, please give full details:

## THE COVER

You are automatically insured for:

- |  |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• Employers' Liability</li> <li>• Public and Products Liability</li> <li>• Professional Indemnity</li> <li>• Directors' and Officers' Liability</li> <li>• Legal Expenses</li> <li>• Contents</li> <li>• Contents in Transit</li> </ul> | <ul style="list-style-type: none"> <li>• Officials' Personal Effects</li> <li>• Children's Personal Effects</li> <li>• Deterioration of Refrigerated Stock</li> <li>• All Risks</li> <li>• Glass</li> <li>• Equipment Breakdown</li> <li>• Loss of Revenue</li> </ul> | <ul style="list-style-type: none"> <li>• Loss of Registration Certificate</li> <li>• Personal Accident for Children</li> <li>• Personal Accident for Officials</li> <li>• Money</li> <li>• Officials' Personal Money</li> <li>• Employee Dishonesty</li> <li>• Crisis Containment</li> </ul> |
|--|---|--|

Please see the *Summary and Guide* for details

**The following questions allow you to increase the standard sums insured on some sections and select optional covers if required.**

### Contents

*You are automatically insured for £20,000.*

1. Please state if you require a higher amount here: £

**Note: All property must be insured for the full replacement value.**

## Fixed Outdoor Play Equipment

You are automatically insured for £15,000.

Yes No

1. Do you require a higher amount?

**Note:** The overall amount you have selected for Contents Cover must include the full replacement value of your Fixed Outside Equipment.

If **YES**:

a. please state the replacement value of the equipment: £

b. please provide details of the type of equipment:

Description	Value

(Please see page 11 of the Summary and Guide)

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## Sheds

You are automatically insured for up to £2,500 of wooden, plastic or metal sheds (including shipping containers) and for up to £2,500 of contents stored in these sheds.

1. If your shed(s) are worth more than £2,500, please state their total value: £

2. If you store more than £2,500 of contents in the shed(s), please state the total value: £

3. If you store more than £2,500 of contents in the shed(s), are all the doors and windows of each shed protected in accordance with the *Guide to Security* in the *Summary and Guide*?

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

## Tenant's Improvements

You are automatically insured for £1,000.

As a tenant, you may be legally liable for improvements you or a previous tenant has made to the building, even if you do not own the building.

1. Please state if you require a higher amount here: £

Please see page 22 of the *Summary and Guide* for more information about Tenant's Improvements.

**Note: All property must be insured for the full replacement value.**

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## All Risks

You are automatically insured anywhere in the UK for £1,000 of unspecified items of nursery equipment (including laptops).

Yes      No

1. Do you require All Risks cover anywhere in the UK on specified items of equipment?

If **YES**, please provide details:

Description	Value

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## Glass

You are automatically insured for up to £25,000 for breakage of fixed internal and external plain plate or sheet or wired glass for which you are responsible.

1. Do you have any armoured, bent or other special glass, or any lettering or designs superimposed on glass valued at more than £500?

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

Description	Value

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## Professional Indemnity

You are automatically insured for a limit of indemnity of £1,000,000. This can be increased to £2,000,000 if you are required to have a higher limit as a condition of a local authority grant or loan.

1. Do you require £2,000,000 as a condition of a local authority grant or loan?

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## Loss of Revenue

You are automatically insured for gross revenue (money paid or payable to you for work done and services rendered in the course of the business) for £250,000 with an indemnity period (the period necessary for the business to recover) of 12 months.

1. What is your estimated gross annual revenue? £

2. If you require a longer indemnity period, please state period required:

24 months                  36 months

3. Please state estimated gross revenue for the period selected: £

**Note:** The estimated gross revenue provided should be based on your annual estimated revenue, increased in proportion to the indemnity period where 24 or 36 months is selected.

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## Directors' and Officers' Liability

You are automatically insured for up to a limit of indemnity of £25,000 for Directors' and Officers' Liability insurance. (Please see page 8 of the Summary and Guide for more details on Directors' and Officers' Liability).

Yes          No

1. Do you require a higher limit of indemnity than £25,000?

If **YES**:

- a. have you been trading for at least 18 months?
- b. have you made a net profit in the last 12 months?
- c. do your latest annual accounts show positive net worth (i.e. your assets exceed your liabilities)?
- d. have there been any previous claims that would have been covered by a Directors' and Officers' Liability policy had it been in force?
- e. are you aware of any circumstances that may give rise to a claim under a Directors' and Officers' Liability policy?

**Note:** If you have ticked any of the shaded boxes a-e, then Directors' and Officers' Liability cover may not be available. Morton Michel will contact you to discuss this further.

If you have answered **YES** to questions a to c and **NO** to questions d and e, please tick **ONE** of the following boxes.

2. What limit of indemnity do you require?

£50,000                  £100,000                  £250,000                  £500,000                  £1,000,000

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The following covers are optional sections. Please read the Summary and Guide for further details of these covers and to help you decide which of these sections you may wish to insure for.

## Buildings (optional)

Please see page 19 of the *Summary and Guide* for details of this optional cover.

Yes No

1. Do you wish to insure your buildings?
2. Are you either the owner of the building or responsible for insuring the building through a lease?

If **NO**, please state why you are responsible for insuring the building:

3. Please state the full rebuilding cost including all fixtures and fittings, outbuildings, annexes, walls, gates and fences plus an allowance for debris removal, architects' fees and other fees: £

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## Cyber (optional)

Please see page 20 of the *Summary and Guide* for details of this optional cover.

1. Do you require cover for Cyber Liability and Data-Breach Expense?

If **YES**, do you want to extend cover to include:

- a. Computer System Damage, Data, Extra Cost and Business Income
  - b. Cyber Crime
2. If you want to increase the standard sum insured of £25,000, please select the sum insured you require (tick as appropriate).

£50,000

£100,000

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## Terrorism (optional)

You can insure your Contents, Revenue and Buildings (if insured) against acts of terrorism. Please see page 19 of the *Summary and Guide* for details of this optional cover.

1. Do you require terrorism cover in respect of your Contents and Buildings (if insured)?
2. Do you require terrorism cover in respect of your Revenue?



## Trustees' and Officers' Financial Liability (optional)

Please see page 21 of the *Summary and Guide* for details of this optional cover.

**Note:** *Trustees' and Officers' Financial Liability insurance protects the trustees and officers of Unincorporated charities or Unincorporated associations against financial losses they may be held individually liable for, such as in the event of the charity or association going insolvent. You are only eligible for this optional extra if you are an unincorporated charity or unincorporated association. If you are not, you should not apply for this section of cover.*

Yes No

1. Do you require Trustees' and Officers' Financial Liability insurance?

If **YES**, are you registered as an Unincorporated charity or Unincorporated association?

If **YES**, please select the sum insured you require (tick as appropriate):

£5,000

£7,500

£10,000

## THE CHILDREN

**You are covered for nursery sessions, out of school clubs and holiday play schemes for children up to and including the age of 12.**

### Children up to and including 12 years of age

The policy will cover you for standard nursery activities (subject to policy conditions). The policy also covers the following activities: swimming, bouncy castle, trampolines, forest school and practical activities, animal handling (subject to policy conditions). If you offer any other activities of a potentially hazardous nature, please detail them below:

### Children aged 13 years and over

1. Do you offer out of school and/or holiday play activities for children aged 13 to 18 years?

If **YES**, the following activities are automatically covered by your policy for children aged 13 to 18 years:

• **Animal handling**

- Arts and crafts
- Badge making
- Basketball
- Bat and ball
- Board games
- **Bouncy castles**
- Card games
- Clay modelling
- Computer games
- Construction kits
- Cooking
- Dance (excl. break dancing)
- Dance mats
- Dolls
- Drama
- Dressing up
- **Face painting**
- Fancy dress

• **Forest school/practical activities**

- Homework corner
- **Horse riding**
- 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 blading/skate boarding**

- Roller skating
- Rounders
- Sand play
- Scooters
- Sewing
- Skipping
- Skittles
- Slides
- Snacks
- Space hoppers
- **Swimming**
- Swing ball
- Swings
- Table tennis
- **Trampolines**
- Treasure hunts
- Watching television

The activities marked in **bold** above are subject to policy conditions.

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

Yes No

3. Excluding trips and outings, do you operate from any alternative premises?

If **YES**, please confirm the additional address(es) below:

4. Do you keep more than £2,500 of Contents at this location(s)?

If **YES**, please confirm:

- |   |                             |
|---|-----------------------------|
| <p><b>a.</b> the total value of contents kept at this location:</p> <p><b>b.</b> that all the external doors to each premises detailed on the previous page (including outbuildings other than sheds) are protected in accordance with the <i>Guide to Security</i> in the <i>Summary and Guide</i>:</p> <p><b>c.</b> that all accessible opening windows to each premises detailed on the previous page (including outbuildings other than sheds) are protected in accordance with the <i>Guide to Security</i> in the <i>Summary and Guide</i>:</p> | <p>£</p> <p>Yes      No</p> |
|---|-----------------------------|

If you have ticked any of the shaded boxes please provide full details:

## THE BUILDINGS/PREMISES

Please answer the following questions about your main premises:

**1.** Does the premises have a basement?

If **YES**, do you operate solely from the basement?

**2.** Are the buildings (including outbuildings other than sheds) constructed as follows:

- a.** walls wholly of brick, stone, concrete block, concrete or metal?
- b.** roofs wholly of slate, tile, concrete or metal?

If **NO** to **a** or **b**, please provide full details of construction:

**3.** Are the buildings in a good state of repair and regularly maintained?

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

4. Is more than 20% of the roof area flat?

If **YES**:

- a. what percentage of the roof area is flat? %
- b. what is the flat roof constructed of (e.g. felt on timber, bitumen, asphalt etc)?
- c. how old is the flat roof?
- d. when was it last inspected by a professional building or roofing contractor?

5. Is the building listed or the subject of a building preservation notice?

If **YES**, please provide full details including any grading and reasons for listing:

6. Has your premises ever been flooded, is it in an area liable to flooding or have you been informed that your premises is in a potential flood risk area?

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

7. Is the electrical installation at the premises older than 10 years?

If **YES**, has it been inspected in the last 5 years by a professional contractor who is NICEIC or ECA approved?

8. Are the premises heated only by a conventional central heating system or by fixed appliances, fuelled by electricity or gas from the public supply?

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

## Subsidence

- |  | Yes | No |
|--|-----|----|
| 1. Are the buildings:  |     |    |
| a. situated in an area with a history of subsidence, ground heave or landslip?   |     |    |
| b. showing any signs of damage by subsidence, ground heave or landslip or do they have any visible cracking either internally or externally? |     |    |
| c. within 10 metres of any tree which is more than 3 metres high?  |     |    |
| 2. Have the buildings had any repairs in connection with subsidence, ground heave or landslip?   |     |    |

If **YES** to any of the answers above, please provide full details:

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## Security

1. 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*?
2. Are all accessible opening windows to your premises (including outbuildings other than sheds) protected in accordance with the *Guide to Security* in the *Summary and Guide*?

If **NO** to either question above please give details of other security fittings:

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## Occupancy

1. Are you currently trading from the premises?

If **NO**, please give full details e.g reason and details of when you will be trading:

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2. Are you the sole occupant of the building?

If **NO**:

- a. are the portions of the building that you occupy self contained within their own lockable entrance(s)?
- b. please provide full details of how the other portions of the building are occupied (include types of business and residential occupations):
  
- c. please advise how your business is separated from them (e.g brick, block walls etc):

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## Health and Safety

1. Are all of the doors at your premises (internal and external) fitted with finger guards or finger shields?
2. Have all relevant risk assessments been carried out and are they fully documented?
3. Do you have a written Fire Risk Assessment?
4. Do you have a written Health and Safety policy?
5. Are your risk assessments and Health and Safety policy regularly reviewed?

If **NO** to any of the above, please give full details:

## POLICYHOLDER HISTORY

1. Have you suffered any losses, made any claims or had any claims made against you in respect of death, injury, damage to property, financial loss or legal expenses during the last five years, whether insured or not, in respect of any of the risks which you now wish to insure? Yes      No

If **YES**, please provide full details (additional space is provided at the back of this form if required):

Date	Type of Claim	Amount Settled or Outstanding

2. Date of opening nursery at this address?

mm
yy

3. At previous location?

mm
yy

4. Have you held continuous insurance since your business was established?

If **YES**, please give the name of current insurer:

If **NO**, please give full details of any breaks in your cover:

5. In respect of the business you wish to insure, has any insurer or insurance provider (including Morton Michel) ever:

- a. declined your proposal (i.e. refused to provide an insurance quotation for you)?
- b. refused to offer renewal of, or cancelled your policy?
- c. imposed special terms or conditions?

If you have answered **YES** to question **a**, **b** or **c**, please give full details:

6. Have you, your partners, directors, de-facto directors, shadow directors, officers, trustees or management committee members:

Yes No

- a. been declared bankrupt or insolvent, or been the subject of bankruptcy proceedings or an Individual Voluntary Arrangement?
- b. been a principal, 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?
- c. been the subject of a County Court Judgement (or Scottish equivalent) or are there any proceedings pending?
- d. been the subject of a Debt Relief Order or are there any applications pending?
- e. been convicted of or charged with (but not tried) or received a police caution in connection with any criminal offence (other than motoring offences)?  
**Note: Convictions regarded as spent under the Rehabilitation of Offenders Act 1974 do not need to be disclosed.**
- f. 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 a breach of any health and safety legislation?
- g. failed to implement any requirements made by previous insurers or insurance providers (including Morton Michel) as a condition for the provision of insurance cover?
- h. had an application for registration refused, or a registration suspended or terminated, by any registering authority?

If you have answered **YES** to any of these questions then please provide full details:

- 7. Do you obtain satisfactory and confirmed references in writing of prospective employees' and volunteers' integrity before employing them?
- 8. Where you are required by law to do so, do you obtain all necessary criminal records and barred list checks in respect of all relevant, current and prospective employees and volunteers?
- 9. If you appoint employees or volunteers while you are awaiting the outcome of these checks in relation to them, will they be supervised at all times by an employee for whom criminal records and barred list checks have been obtained?
- 10. Are you or any of your partners, directors or officers, de facto directors, shadow directors, employees or volunteers listed, or required to be listed on the Sex Offenders Register (pursuant to the Sex Offenders Act 1997 as amended by the Sexual Offences Act 2003), or have you or they been listed on it at any point in the past?



## Supplementary Information

Please use this area to supply any additional information which has been requested or that you think is relevant to your application (continue on a separate sheet if necessary).

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

### Insurers

Your insurance will be provided under the **NurseryCare** 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 **NurseryCare** policy has been designed to meet the demands and needs of UK registered day nurseries 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 nearer to your motor/minibus insurance renewal?

If **YES**, please confirm the month your motor /minibus insurance is due for renewal:

## 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**

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Arranged by **Morton Michel**

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