

# Parent & Toddler

Insurance for parent & toddler groups

Proposal



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



# Covea Insurance plc

## **INSURANCE FOR PARENT & TODDLER GROUPS** arranged by **MORTON MICHEL**

This insurance has been specifically designed for Parent & Toddler Groups caring for pre-school children.

All children attending must be accompanied and supervised by a parent, guardian or child carer employed by the parent/guardian.

This insurance only applies to Parent & Toddler Groups that do not require inspection by OFSTED or other registering authority. (If in doubt, please contact the relevant authority)

### **PROPOSAL**

Your insurance will be provided under the Parent & Toddler Group 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.

Please use **BLOCK CAPITALS** or **TICK the BOXES** as appropriate.

Proposer's name in full

Proposer's address

Postcode

Telephone

Email address

Group Website

www.

1. Name of Parent & Toddler Group

2. Meeting place of Parent & Toddler Group

3. Please give full details of all activities offered by your group. Any cover given will be based on the information provided in this section. (Please continue on a separate sheet if necessary.)

Activities available for pre-school age children:

Do you have school age children? YES/NO

If YES, activities available for school age children:

4. How many sessions per week do you hold?

(Please tick ONE box only)

Up to 5 sessions per week

6 - 10 sessions per week

More than 10 sessions per week

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

Yes No

 

6. Do you have a written Assessment of Risk?

 

7. Has any Parent & Toddler Group Official been convicted of any criminal offence (other than motoring offences) or is any prosecution pending?

 

If YES please give full details

- |    |   |                          |                          |
|----|---|--------------------------|--------------------------|
| 8. | 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 policy?                         | <input type="checkbox"/> | <input type="checkbox"/> |
|    | c) imposed special terms or conditions for any of the risks proposed? | <input type="checkbox"/> | <input type="checkbox"/> |

If YES to any of the above please give full details

- |    |  |                          |                          |
|----|--|--------------------------|--------------------------|
| 9. | Have you suffered any loss or damage or had any claims made against you within the last 5 years? | <input type="checkbox"/> | <input type="checkbox"/> |
|----|--|--------------------------|--------------------------|

If YES please give full details

- |    |   |                          |                          |
|----|---|--------------------------|--------------------------|
| 10 | Do you have any existing insurances with Morton Michel? | <input type="checkbox"/> | <input type="checkbox"/> |
|----|---|--------------------------|--------------------------|

If YES, please state the policy number(s)

I require Parent & Toddler Group insurance to commence from

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

<input type="checkbox"/>	<input type="checkbox"/>
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If YES, please state the Employer Reference Number allocated to you:

I have enclosed a cheque/postal order made payable to MORTON MICHEL for the sum of £

	<input type="checkbox"/>
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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 Parent & Toddler 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 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 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 Parent and Toddler policy has been designed to meet the demands and needs of Parent and Toddler groups where the parents/guardians of the children are responsible for their supervision during group times. If you are not a Parent and Toddler group, then you should not apply for the Parent and Toddler policy. If you are providing organised and supervised activities to parents/guardians and their children, then you should contact Morton Michel before proceeding since these types of organisation cannot be covered under the Parent and Toddler 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.

Proposer's signature

Date

Cover does not commence until the proposal has been formally accepted by Morton Michel and the premium paid to Morton Michel.

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

Arranged by



Underwritten by Covea Insurance plc. Registered in England and Wales No 613259  
Registered Office: Norman Place, Reading Berkshire, RG1 8DA  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority

Tel: 020 8603 0900

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