

Parent & Toddler

Insurance for parent & toddler groups
Proposal



THE CHILDCARE INSURANCE SPECIALIST
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 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?

If YES please give full details

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

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?

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 £
(See Premium Table overleaf)

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).

Data Protection Act

I/we understand and agree that the personal information I/we provide (including sensitive personal details) may be used for insurance purposes by the insurers, their connected companies, reinsurers, agents and subcontractors; and also shared with other insurance companies as required for the purposes of my/our insurance. Where we have provided information about my/our spouse(s), partner(s) or another person/other persons (including their sensitive personal details) I/we confirm that I/we have their permission to provide this information for insurance purposes. I/we understand that I am/we are entitled to a copy of my/our personal information on payment of a fee.

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.

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 we have identified as being suitable for this type of insurance. We have delegated underwriting authority from Covea Insurance plc and in placing your business directly with Covea Insurance plc we 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 do not 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

Arranged by



MortonMichel

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

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