

ChildCare Staff Agencies

Insurance for staff agencies that specialise in childcare
Summary and Guide



www.mortonmichel.com

ChildCare Staff Agencies

ChildCare Staff Agencies has been specially designed to meet the needs of staff agencies that specialise in providing childcarers. It caters for childcare staff placement agencies and childcare employment businesses.

If your business includes providing staff for work other than childcare, the policy may still be able to accommodate your needs, (depending upon the nature of the other work) providing childcare forms the predominant part of your operation.

This policy has been created by award winning childcare insurance specialist Morton Michel who has been insuring childcare related activities since 1964 and Covea Insurance plc. Over this time we have successfully built a reputation for excellent customer service and a willingness to seek solutions to individual problems.

The ChildCare Staff Agencies policy will provide the following covers as standard:

- **Computers and ancillary equipment**
£1K sum insured (Higher amounts available)
- **Other business contents**
£5K sum insured (Higher amounts available)
- **Money**
Limits shown in Summary
- **Glass**
Limits shown in Summary
- **Public Liability**
£3M limit (not arising from childcare staff)
(Higher limit available)
- **Employers' Liability**
£10M Limit (clerical staff only)
- **Professional Indemnity**
£100K (£250K limit available)
- **Legal Expenses**
£100K limit
- **Website Hacker Damage**
£1K limit

The difference between a childcare staff placement agency and a childcare employment business.

For the purposes of this insurance:

A childcare staff placement agency does not employ the childcarers it places. It keeps details of childcarers and puts them in touch with clients who are seeking a childcarer.

(Morton Michel can offer a separate, specialist policy to these childcarers, that has been specifically designed to meet their requirements.)

A childcare employment business directly employs the childcarers it places with clients. A childcare employment business is responsible to the public for the actions of the childcarers it employs; it also has a legal responsibility to the childcarers as employees of the business.

You can also choose to add the following optional covers (your schedule will show if you have selected them):

- **Loss of Revenue** based upon annual turnover.
- **Increased Cost of Working**
£5K or £10K sum insured
- **Public Liability and Employers' Liability** for childcare staff directly employed by the agency.
- **Accidental damage** to all of your business contents at the premises.
- **All Risks** on specified items of equipment whilst anywhere in the UK.
- **Buildings**, if you own the buildings of the premises from which you operate.
- **Tenant's Improvements**, if you do not own the buildings from which you operate but there are fixtures and fittings for which you are responsible (such as a fitted kitchen, partition walls, counters, laminate flooring, etc).
- **Terrorism.**

Easy to understand documentation

This Summary and Guide is a clearly written, detailed summary of the main covers, extensions and exclusions of the ChildCare Staff Agencies policy, so that you know what you will be covered for before you purchase your insurance. A full policy wording is available on request or you can contact our experienced scheme underwriters on **020 3824 8477** to discuss your insurance requirements further.

A full policy booklet, schedule and Employers' Liability certificate will be issued when you take out the cover.



Plus... The Morton Michel ChildCare Club

When you take out ChildCare Staff Agencies insurance you will receive automatic free membership to the **ChildCare Club** offering you:

- **FREE** Early Years training with access to over 40 RoSPA-accredited, CPD-certified online courses.
- **FREE** downloads and resources including a range of business forms, educational posters and arts and crafts ideas.
- Amazing discounts on days out to the UK's top theme parks and attractions.
- **FREE** nutrition training courses from Grub4Life.
- Exclusive discounts on paediatric first aid training.

Visit

www.mortonmichel.com/childcareclub

for further information on these exciting benefits.



Policy Summary

The ChildCare Staff Agencies policy is underwritten by Covea Insurance plc (except where otherwise stated).

This document summarises the cover provided by the ChildCare Staff Agencies 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 and Products Liability

Limit of Indemnity £3,000,000
(higher limits available on request)

If your staff agency is held legally responsible for an injury to a third party, or for damage to a third party's property, or for defects in goods sold or supplied by you, then you will be required to pay damages. Public and Products Liability covers these damages and any resulting legal expenses up to the limit of indemnity.

Automatically Included

- legal defence costs and expenses incurred with the written consent of Covea Insurance plc
- legal costs and expenses incurred in defending a charge brought under The Corporate Manslaughter and Corporate Homicide Act 2007
- food poisoning
- legal defence costs in connection with criminal proceedings following a breach of the Health & Safety at Work etc Act 1974, the Consumer Protection Act 1987 and the Food Safety Act 1990
- compensation for court attendance up to £250 per person per day
- incorrectly administered first aid treatment
- General Data Protection Regulations - provides protection up to £1,000,000 (excluding fines and data reinstatement/rectifying/erasure) following a breach under Article 82 of Regulation (EU) 2016/679 (the "General Data Protection Regulation" or the "GDPR").

Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Main Exclusions

- bodily injury to any employee
- liability arising from the actions or omissions of any childcarer unless the Public Liability Extension for Childcare Staff has been taken out
- legal liability under a contract unless liability would have attached in the absence of such contract
- provision of advice or breach of professional duty
- sale or supply of medicines, drugs, syringes, dressings or medical supplies or equipment of any kind whatsoever
- property belonging to the staff agency, or in its care, custody or control
- liability arising out of asbestos or its derivatives
- terrorism, war and similar risks
- fines, penalties or liquidated, punitive or exemplary damages.

Professional Indemnity Extension

Limit of Indemnity £100,000
(higher limit available on request)

Your Public Liability section is extended to cover your staff agency's legal liability in the event of you or an employee making an error, or omitting to do something that they should have done, or committing libel or slander; provided that all such actions are unintentional.

Extension Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Extension Main Exclusions

- All relevant Public and Products Liability Main Exclusions apply to this Extension.

Optional Extensions to Public and Products Liability

Public Liability Extension for Childcare Staff

A childcare staff placement agency does not employ the childcarers it uses. It keeps details of childcarers and puts them in touch with clients who are seeking a childcarer.

A childcare employment business directly employs the childcarers it places with clients. A childcare employment business is responsible to the public for the actions of the childcarers it employs.

The Public Liability section can be extended to provide cover in respect of the actions of the childcare staff you directly employ.

Automatically Included

- 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

Extension Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Extension Main Exclusions

- all relevant Public and Products Liability Main Exclusions apply to this Extension vicarious liability.

Employers' Liability

Limit of Indemnity £10,000,000 any one cause
(£5,000,000 if arising out of terrorism)

If you are an employer, you are required by law to have Employers' Liability insurance. This covers you in case an employee suffers an accident at work for which you are held legally responsible. Employees include paid or unpaid supervisors, students, work experience students, trainees and volunteers.

Automatically Included

- legal costs incurred in the defence of criminal proceedings in respect of a breach of the Health and Safety at Work etc Act 1974 – limit £10,000 in any one period of insurance
- compensation for court attendance up to £250 per

person per day

- legal defence costs and expenses incurred with the written consent of Covea Insurance plc
- 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

- bodily injury to any childcarer unless the Employers' Liability Extension for Childcare Staff has been taken out.

Employers' Liability Extension for Childcare Staff

A childcare staff placement agency does not employ the childcarers it uses. It keeps details of childcarers and puts them in touch with clients who are seeking a childcarer.

A childcare employment business directly employs the childcarers it places with clients. A childcare employment business has a legal responsibility to the childcarers as employees of the business.

The Employers' Liability section can be extended to cover your legal liability to the childcare staff you directly employ.

Extension Territorial Limits

- anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

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 your 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 an Employment Tribunal or the small claims court.

Significant Features and Benefits

The following insured events are covered.

• Employment

We will defend you if, after completing internal grievance or disciplinary procedures, you have a dispute with a past, present, or prospective employee, arising from a contract of service and/or breach of employment laws.

• Employment Compensation Awards

The insurer will pay a basic and compensatory award made against you by a tribunal, or an amount agreed by us 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, or
- 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, a public or private nuisance or trespass, and recovery or repossession of property from an employee or ex-employee.

• Legal Defence

We will defend the insured in an investigation that could lead to prosecution and/or if criminal proceedings are brought. Directors and/or partners are covered to defend a motor prosecution whether or not it relates to the business.

• 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 an insured has to attend court or tribunal for a claim under this policy or because they are called for jury service.

• Employees' Extra Protection

We will defend an employee in civil proceedings brought

- for unlawful discrimination, or
- against them in their capacity as a trustee of your company pension fund.
- We will pursue a personal injury claim by an employee or a member of their family that arises from your business activity and represent your directors and/or partners who have fallen victim to 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 £200.

Main Exclusions

- 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 develops over time
- **Contract & Debt Recovery**
 - disputes that arise from an agency agreement
 - the sale or purchase of any land or buildings
 - computer systems which have been tailored to your requirements
 - breach of professional duty

Helplines

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

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.

Legal services website

With your policy you get free access to our legal services website, which allows you to create many online documents and guides which can help your business with everything from employment contracts and settlement agreements to leases and health & safety statements. For a small additional charge you can have complex documents checked by a solicitor.

Property Damage

Sum insured computers £1,000 (more if required)

Sum insured other business contents £5,000
(more if required)

Computers and other business contents belonging to you or for which you are responsible is covered, whilst at the premises, against fire, lightning, explosion, aircraft, theft involving forcible and violent entry or exit, riot or civil commotion, malicious damage, earthquake, impact by vehicles, storm, flood, sudden escape of water or oil, or falling trees or branches.

Automatically Included

(subject to adequacy of sum insured)

- debris removal
- damage to the premises caused by theft involving forcible and violent entry provided you are responsible for the repair of such damage
- accidental damage to sanitary ware, underground pipes or cables, up to £1,000
- cost of refilling fire extinguishers if discharged because of a fire
- loss of metered water up to £1,000
- replacement of locks and keys following theft of keys up to £1,000
- trace and access costs in connection with locating the source of escaped water or oil from any fixed installation up to £1,000

Main Exclusions

- the first £250 of each claim
- terrorism, war and similar risks.

Optional Extensions to Property Damage

Accidental Damage Extension

Accidental damage can be added to your policy to allow for damage caused by accidents to your equipment at your premises.

Tenant's Improvements Extension

If you do not own the Buildings but are responsible for fixtures and fittings such as floor coverings, partitions, counters etc, this optional extension to your Property Damage Section provides cover for fire, lightning, explosion, aircraft, theft involving forcible and violent entry, riot or civil commotion, malicious damage, earthquake, impact by vehicles, storm, flood, sudden escape of water or oil, or falling trees or branches.

NB: Please keep receipts when you buy any equipment for your group because the insurers need to see these as proof of purchase should you have to make a claim. Claims can be settled much quicker if the receipts can be produced.

Money

Covers loss of money whilst:

- in transit or in a bank night safe – £2,000
- on the premises during business hours – £2,000
- in the home of any authorised employee – £500
- on the premises outside business hours in locked safe – £1,000
- on the premises outside business hours not in locked safe – £350.

Main Exclusions

- the first £50 of each claim
- loss from any unattended vehicle
- money on the premises during business hours not contained in locked safe, locked desk or locked filing cabinet
- fraud or dishonesty of any employee unless discovered within seven working days
- shortages due to error or omission
- dishonoured cheques or use of counterfeit money.

Personal Assault

Employees aged between 16 and 65 are automatically provided with compensation if they sustain bodily injury or death following an assault whilst handling money in connection with your business.

Compensation Levels

- death, loss of limb(s), loss of sight or permanent total disablement: £20,000
- temporary total disablement (up to 104 weeks): £50 per week.

Main Exclusions

- the influence of drugs or liquor.

Glass

Covers:

- breakage of plain plate, sheet or wired glass including resultant damage to framework and the necessary cost of boarding up, Limit £2,000
- the cost of repair of alarm foil, Limit £500
- breakage of fixed mirrors and fixed internal glass in showcases, counters and display cabinets, Limit £500
- breakage of neon and illuminated signs, Limit £500

Main Exclusions

- the first £250 of each claim
- glass which was broken or cracked before the insurance commenced
- superficial scratching, chipping or cracking
- breakage caused during installation or removal or whilst alterations or repairs to the premises are being carried out
- breakage of armoured, bent or other special glass or lettering or designs superimposed on glass.

Website Hacker Damage

Limit £1,000

Covers the cost of repair or replacement of website and associated security improvements in the event of malicious damage preventing access, loss of data or impact upon the reputation of your business.

Optional Extras

Buildings (Optional)

Buildings and outbuildings can be covered against fire, lightning, explosion, aircraft, theft involving forcible and violent entry or exit, riot or civil commotion, malicious damage, earthquake, impact by vehicle, storm, flood, sudden escape of water or oil, falling trees or branches.

Automatically Included

(subject to adequacy of sum insured)

- accidental damage to sanitary ware, underground pipes or cables
- architects' and surveyors' fees
- debris removal
- public authorities costs
- all fixed external glass.

Also automatically covered is Property Owners' Liability with a limit of £3,000,000 (higher limits available on request). This insurance will be provided under the Public and Products Liability Section of the policy, if you select the Buildings Optional Extra.

Main Exclusions

- the first £250 of each claim
- subsidence, ground heave or landslip
- fences and gates
- liability arising out of asbestos or its derivatives
- terrorism, war and similar risks.

Loss of Revenue (Optional)

Provides protection against financial loss during the period taken for the business to return to normal following loss or damage by any of the events covered under the Property Damage section. Reasonable costs incurred to maintain the business following loss or damage are included.

The sum to be insured should be based on your estimate of the gross revenue to be earned in the next twelve months (or any longer period that you choose) with allowances for anticipated growth and inflationary factors.

Automatically Included

- unrecoverable outstanding debit balances
- prevention of access due to damage to nearby premises
- loss caused by damage at land-based premises of public utilities or telecommunication undertakings
- accidental failure of electricity, gas or water supplies at the terminal ends of the public supply undertaking's feed to the premises (unless such failure is for a period of less than sixty minutes)

- compulsory closure due to
 - the occurrence at the premises of murder or suicide, limit £10,000
 - the occurrence at the premises of an outbreak of a notifiable human infectious or contagious disease, limit £10,000
 - the occurrence at the premises of food poisoning, limit £10,000
 - defective sanitation, vermin or pests at the premises, limit £10,000.

Main Exclusion

- terrorism, war and similar risks.

Increased Cost of Working (Optional)

Sum Insured £5,000 or £10,000

As an alternative to full Loss of Revenue cover, you may prefer to simply insure for the additional expenditure that may be incurred following loss or damage (such as the cost of alternative accommodation until repairs to your premises are completed).

All Risks (Optional)

Sum Insured to be the replacement cost of the property

As an alternative to the specified perils insured by the Property Damage section, you may prefer to have certain items of equipment covered for accidental loss or damage occurring anywhere in the UK.

Main Exclusions

- the first £250 of each claim
- wear and tear
- theft from unattended vehicles
- storm or flood unless the property is contained in an enclosed vehicle or in a building
- electrical or mechanical breakdown
- breakage of brittle articles (unless part of photographic equipment)
- terrorism, war and similar risks.

Terrorism (Optional)

Provides Terrorism cover in Great Britain for Property, loss of revenue and book debts where these are insured by your policy.

Main exclusions

- riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not),
 - a) damage to any computer system or
 - b) any alteration, modification, distortion, erasure or corruption of data

in each case whether your property or not, where such loss is directly or indirectly caused by or contributed to, by or arising from or occasioned by or resulting from virus or similar mechanism or hacking or phishing or denial of service attack.

More Information

If you have any queries regarding insurance for your Childcare Staff Agency please contact

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

Telephone: 020 3824 8477

www.mortonmichel.com

Important

To obtain the full benefit from your insurance it is important that the sums insured are adequate at all times. If they are inadequate then, in the event of a claim, the amount payable will be reduced in proportion to the degree of underinsurance. It makes sense to review the sums insured regularly, particularly if you have refurbished your premises or purchased new equipment. Seek professional advice to ensure that the sums insured are correct.

More from Morton Michel

Insurance for childcarers

As the UK's leading childcare insurance specialist, Morton Michel is able to offer a wide range of insurances to protect the childcarers you do not directly employ.

We can offer public liability insurance for childminders, nannies, babysitters, maternity nurses, doulas, tutors, etc.

As a professional childcare employment agency, you will have greater peace of mind knowing that the carers you represent have the right cover in place.

For details of our range of insurances for childcarers, please call

020 8603 0942

Motor insurance

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".

Morton Michel can also provide you with competitively priced minibus and MPV insurance, which includes Full Business Use. This policy (called "KiddieBus") has a wide range of standard and optional features and has been designed to ensure that you get the cover that you feel is right for you.

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

020 8603 0940

or email

motor@mortonmichel.com

Household insurance

Morton Michel have developed a Home Insurance product designed to provide peace of mind for Childcarers working from home. The policy provides cover for use of the home for childcaring activities, equipment and full Accidental Damage cover. However, childcarers will need separate liability cover for their childcaring activities, as offered above.

Also available, for families employing childcarers, Morton Michel's Home Insurance policies with automatic Employers Liability cover, offering protection should a nanny suffer an injury or accident whilst in your employment and working in your home, where you are held legally liable.

For a no-obligation quote please contact one of our specialist advisors on

020 3824 8475

Alternatively email us on **household@**

mortonmichel.com

or **QUOTE ON LINE** at

www.mortonmichel.com

Employers Liability Insurance

Morton Michel also offer a unique stand alone employers' liability policy for householders, who employ nannies and domestic help.

For details, please call

020 8603 0942

or email

childminder@mortonmichel.com

Morton Michel – The Childcare Insurance Specialist

With over 50 years' experience, we are known as the UK's leading childcare insurance specialist. Morton Michel was founded in 1964 and today is an award-winning business and part of the PIB group. We are renowned for our tailored policies, excellent service and integrity.

Morton Michel arranges cover for around 10,000 nurseries and pre-schools, 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.

Covea Insurance plc

Covea Insurance plc is renowned for its specialist policies including this Childcare Staff Agencies policy, which has been tailored with the requirements of Childcare Staff Agencies 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

What is Public Liability insurance and why is it so important?

Public Liability insurance covers you if a member of the public suffers an injury or damage to their property that is held by law to be your fault in connection with your business. Typical examples would be a visitor to your office, who slips on a wet floor or if you knocked over a valuable vase while visiting a client's premises.

If you take out the Public Liability extension for directly employed childcarers, this would provide cover for your legal liability for injury to a child caused by the negligence of one of your directly employed childcarers (but not deliberate acts, e.g. abuse).

What is Employers' Liability insurance?

If you employ anyone you are required by law to take out Employers' Liability cover. It is similar to Public Liability insurance, but relates specifically to bodily injury sustained by employees. Recent examples have included an employee injured when a cupboard fell off the wall, and an employee injured following a fall from a set of steps.

What is the difference between Public Liability and Professional Indemnity?

Public Liability insurance provides cover for accidental bodily injury or physical damage to property of a third party, in the event of an incident occurring for which you are at fault. Professional Indemnity insurance is concerned with errors or omissions you or your staff may inadvertently make in the course of your duties. The Professional Indemnity cover available will also extend to cover libel and/or slander.

What is a directly employed childcarer?

This is a childcarer that is employed by you to care for children in connection with your business. They must be paid by you and have an employment contract with you.

Can I insure the childcarers that I do not directly employ?

No. These childcarers should take out their own Public Liability insurance. Morton Michel can arrange suitable insurance for them.

To protect yourself from allegations of breach of your professional duty, you should advise families to make sure that the childcarer they employ has adequate insurance protection.

I have some childcarers that I directly employ and some that I simply introduce to families looking for a childcarer. Are you able to insure me?

Yes. The ChildCare Staff Agencies policy was designed to be flexible and accommodate this arrangement.

If I take out the extension for Public and Employers' Liability for childcarers that I directly employ, do I have to inform you every time there is a change to how many I employ?

No. The charge for this cover remains unaltered within a range of number of childcarers directly employed (i.e. 1 to 5; 6 to 10; 11 to 15; 16 to 20; 21 to 25). You only need to notify us if the number of childcarers you directly employ falls within a different range; e.g. if you employ four childcarers (1 to 5 range) and this increases to seven (6 to 10 range).

If you have any queries, please call Morton Michel.

Am I covered if a client does not pay me the fees that are owed?

The Legal Expenses section of your policy provides debt recovery services for a debt in respect of services rendered by your business. It also deals with contract disputes. Disputes that arise from an agency agreement where you have engaged workers on behalf of a client are excluded.

Not all of my business relates to childcare staff. Is this policy still suitable for me?

The ChildCare Staff Agencies policy is able to cater for this within certain parameters. Please call Morton Michel to discuss.

Are we covered for giving medication?

The administration of non-prescribed drugs or medicines, prescribed oral medication or asthma inhalers, and the administration of other medication is covered strictly in accordance with conditions stated in the policy, but only in respect of directly employed childcarers insured under the Public Liability Extension. (See also the FAQ relating to children with special needs.)

Does the policy cover children with special needs?

If you have taken out the Public Liability extension for directly employed childcarers, the ChildCare Staff Agencies policy covers your legal liability to any child with special needs in your care arising out of the actions of your directly employed childcarers (other than deliberate actions, e.g. abuse). It also covers your legal liability for the administration / provision of oxygen, gastro feeding, naso-gastric tube feeding, cleaning and changing of feeding tubes and emptying/changing of stoma bags by such directly employed childcarers, strictly in accordance with conditions stated in the policy. You must ensure that you are complying with all Ofsted or your registering authority requirements and that appropriate supervision ratios apply.

What is the "Employment Reference Number"?

This is sometimes referred to as the Employers PAYE reference number. It is a number allocated to you by PAYE of HM Revenue and Customs, if you have employees and pay monthly wages above a particular threshold. The person dealing with your payroll will have a note of this number, if one has been allocated.

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 (Covéa 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.

Covéa 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 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 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 ChildCare Staff Agencies 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 PIB Group, Rossington's Business Park, West Carr Road, Retford, Nottinghamshire DN22 7SW; 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 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 ChildCare Staff Agencies 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 ChildCare Staff Agencies 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 **0203 824 8477** 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**.

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 **0203 824 8477**.

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**. 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 contact ARAG by 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**.

Should you remain dissatisfied you can pursue your Legal Expenses complaint further with Lloyd's, One Lime Street, London EC3M 7HA or contact Lloyd's by telephone on **0207 327 5693** or email them at **complaints@lloyds.com**. Website **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**.

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.

Guide to Security

The following are recommended security devices for use in specific areas of your building.

Your local Crime Prevention Officer or locksmith (preferably one who is a member of the Master Locksmiths Association - see “yellow pages” or www.locksmiths.co.uk) will be able to advise you on suitable locks and other devices, where special fittings are required.

Final exit door

The final exit door should be protected by at least one of the following:



- **Mortice Deadlock** – a mortice deadlock that conforms to BS3621 or a lock of higher quality, morticed into the door. Must have a **minimum of 5 levers**.



- **Cylinder Rim Deadlock** – these are surface mounted locks and are useful if a door is not thick enough to take a mortice deadlock. If you opt for this type of lock, it needs to be one that is of high quality.



- **Close Shackle Padlock** – a padlock with a limited space around the shackle, in order to prevent the use of a crowbar or similar tool. Must have a **minimum of 5 levers** and be fitted on a coach-bolted locking bar.



- **Multi-Point Locking System For UPVC Doors** – a multi-point locking system that has a **minimum of three locking points** that all lock simultaneously by the turn of a key.

Fire exit door

Fire exit doors should be as designated and approved by the Fire Safety Inspecting Officer. They should be fitted with a push/panic bar and hinge bolts.



- **Push/Panic Bar** – this should be fitted at a suitable height for easy operation.



- **Hinge Bolts** – these should be fitted top and bottom on the hinge side of the door.

Patio doors



- **Patio Door Locks** – locks that are especially designed for patio doors to secure the door at the top and bottom. A stop must be fitted to prevent the doors from being lifted out of their frame.

Other external doors

These may be protected by the same types of locks that are described for the final exit door. The following are acceptable alternatives:

With French windows or two leaf doors, these bolts should be fitted top and bottom of each leaf and used in conjunction with any centre lock already fitted.



- **Mortice Security Bolts** – two key-operated mortice security bolts with removable keys, sited near the top and bottom of the door.



- **Key-Operated Surface Mounted Bolts** – two key-operated surface mounted bolts with removable keys, sited near the top and bottom of the door.

Accessible windows

All opening windows (including skylights and fanlights) that are accessible (including those that can be reached from flat roofs) should be protected by an appropriate key-operated lock or key-operated security bolt with removable key. A number of different key-operated locks are available to suit most windows, including sash, fanlight, louvre, wood and metal casements.



- **Sash Windows** – can be protected by the type of security bolt illustrated.



- **Casement Windows** – can be protected by the type of key-operated locks illustrated. There are locks for both wooden and metal casement windows available.



- **Fanlights** – can be protected by the type of security bolt illustrated.



- **Louvres** – the slats should be glued in their frame with epoxy resin and a louvre lock fitted.



The following websites will give you full details of a wide range of security devices that are available:

- **Chubb Locks** – www.chubblocks.co.uk
- **ERA Products** – www.era-security.com
- **Ingersol Security** – www.ingersollocks.co.uk
- **Union** – www.uniononline.co.uk
- **Yale** – www.yalelock.com
- **Banham** – www.banham.com



www.mortonmichel.com

Arranged by



Tel: 020 8603 0900

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