

# ChildCare Staff Agencies

Insurance for staff agencies that specialise in childcare

Statement of Fact



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



# Covea Insurance plc Childcare Staff Agency Statement of Fact

Arranged by



Your insurance will be provided under the Childcare Staff Agency 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 to Morton Michel, Alhambra House, 9 St Michaels Road, Croydon, CR9 3DD.

Please use **BLOCK CAPITALS**.

(If there is insufficient space, please use the additional information area at the end of this form.)

Name of Agency

Your name

Name(s) of authorised alternative contact(s)

Address of the Agency

Your address (for correspondence purposes)

Postcode

Postcode

Telephone

Telephone

Fax

Fax

Mobile

Mobile

Email Address

Email Address

Website

Have you been allocated a PAYE Employer Reference Number?

Yes

No

If Yes, please state PAYE Employer reference Number

Insurance to commence from:

The statements and particulars contained in this Statement of Fact are true and complete. 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.

I/We (or, in the case of a partnership or limited company, any one partner or director so authorised) declare that to the best of my/our knowledge and belief:

- 1. No insurer or insurance provider (including Morton Michel) has ever declined my / our proposal or refused to renew or cancelled my / our policy or imposed special terms or conditions for any of the risks proposed.
- 2. I/We have not suffered any losses or had any claims made against me/us by any employee or any third party in respect of death, injury or damage to property during the last five years, whether insured or not, in respect of any of the risks which I/we now wish to insure.
- 3. I/We have not been convicted of or charged with (but not tried) or received a police caution in connection with arson or any other criminal offence (other than motoring offences).
- 4. I/We have not been prosecuted or received notice of intended prosecution or been served with a Prohibition Notice in connection with a breach of any health and safety legislation.
- 5. I/We have not been declared insolvent or bankrupt or been the subject of bankruptcy proceedings.
- 6. I/We have not been the subject of a County Court Judgement (or Scottish equivalent) or have any proceedings pending.
- 7. I/We have not been a director or partner in any business which is or has been the subject of a winding up or administrative order, or receivership proceedings.
- 8. I/We confirm that the premises have never been flooded or are in an area liable to flooding or within ¼mile from any river, watercourse or the sea, or I/we have not been informed, or are aware that the premises are in a potential flood risk area.
- 9. I/We obtain satisfactory and confirmed references in writing of prospective employees' integrity before employing them.
- 10. All childcarers employed by us are at least 21 years old, have relevant childcare experience and/or qualifications and have an enhanced Disclosure and Barring Service Disclosures clearance.
- 11. a) Where I am/we are required by law to do so, I/we have obtained all necessary criminal records and barred list checks in respect of all relevant current and prospective employees and volunteers.  
b) While I am/we are awaiting the outcome of criminal records and barred list checks on an employee or volunteer, they will be supervised at all times while engaged in the business by an employee for whom criminal record and barred list checks have been obtained.
- 12. a) I/We have a written Fire Risk Assessment.  
b) I/We have a written General Health and Safety Risk Assessment.
- 13. I/We keep proper books of account and they are regularly audited.
- 14. The buildings (including any outbuildings containing equipment) are:  
a) built of brick, stone or concrete and roofed with slates, tiles, concrete or metal  
b) not in an area unduly exposed to storm or impact damage.
- 15. The premises are heated by fixed appliances fuelled by electricity or mains gas, or by a modern central heating system.
- 16. All water pipes are fully and properly lagged to prevent freezing

17. Breakage of fixed internal and external plain plate or sheet or wired glass at the premises for which you are responsible is automatically covered by the policy.  
I/We confirm that all such glass is free from cracks and defects.
18. a) All the external doors to the premises are protected in accordance with the Guide to Security in the Summary and Guide.  
b) All opening windows in the premises are protected in accordance with the Guide to Security in the Summary and Guide.
19. I/We recommend in writing to my/our clients that they should ensure that any childcarer they employ has current Public Liability insurance with a minimum limit of £1M.
20. I/We have consulted relevant members of my/our organisation to verify statements contained in this form.
21. All appropriate enquiries have been made to ensure that no principal, director, partner, employee or voluntary helper is, or is obliged to be, on the Sex Offenders Register pursuant to the Sex Offenders Act 1997 as amended by the Sexual Offences Act 2003.

**If you are not able to confirm ALL of the above statements, please tick the relevant box if you don't agree with any statement and give details on additional information page.**

**Childcare Staff Agency** insurance has been specifically designed for staff agencies that specialise in providing childcarers. It caters for childcare staff placement agencies and childcare employment businesses.

**For the purposes of this insurance:**

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; it also has a legal responsibility to the childcarers as employees of the business.

1. Please delete the two statements below that are NOT applicable:
  - a) I/we operate a childcare placement agency only.
  - b) I/we operate a childcare employment business only.
  - c) I/we operate a childcare placement agency AND a childcare employment business.
2. *(If you operate a childcare placement agency only, you will not directly employ any childcarers and your insurance will not cover the childcarers' legal liability for bodily injury or damage to property. If you operate a childcare employment business and directly employ childcarers, your insurance will cover your legal liability as employer of those childcarers.)*

I/we directly employ childcarers, the number under a contract of employment with me/us is

3. Please delete the two statements below that are NOT applicable:
  - a) I/we operate the business from my/our home
  - b) I/we operate the business from office premises?
  - c) I/we operate the business from other premises?If c) is applicable, details of the type of premises to be entered in the Additional Information box.
4. Annual turnover: £

5. Nature of the childcare provided:

[Redacted]

6. a) Minimum age, qualifications and experience of the childcarers represented but not directly employed:

[Redacted]

b) Minimum age, qualifications and experience of the childcarers directly employed:

[Redacted]

7. I/we do/do not provide staff to clients for duties other than childcare. *(Delete whichever is not applicable.)*  
If applicable:

a) nature of such duties: [Redacted]

b) number of people who carry out such duties: [Redacted]

c) these people are/are not directly employed by me/us *(Delete whichever is not applicable.)*

d) annual turnover applicable to duties other than childcare: £ [Redacted]

8. a) I/we have/do not have any existing insurances with Morton Michel. *(Delete whichever is not applicable.)*

If applicable, policy number(s): [Redacted]

b) I/we have had/have not had any previous insurances with Morton Michel. *(Delete whichever is not applicable.)*

If applicable, policy number(s): [Redacted]

9. The buildings or premises are/are not used by anyone else. *(Delete whichever is not applicable.)*  
If buildings or premises are used by anyone else, details required:

[Redacted]

10. There are/are not any adjoining buildings. *(Delete whichever is not applicable.)*

If there are any adjoining buildings, details of occupation and how they are separated from the childcare staff agency premises (e.g. brick, concrete, plasterboard partition, etc):

[Redacted]

# The Cover

## Standard Package

The package automatically includes:

Computers and ancillary equipment	£1K sum insured
Other business contents	£5K sum insured
Money	
Glass	
Public Liability (not arising from childcare staff)	£3M limit
Employers' Liability (clerical staff only)	£10M limit
Professional Indemnity	£100K limit
Legal Expenses	£100K limit
Website hacker damage	

If a sum insured on computers in excess of £1K is required,

sum insured required: £

If a sum insured on other business contents in excess of £5K is required,

sum insured required: £

I/we require/do not require an increased limit of £5M for Public Liability. *(Delete whichever is not applicable.)*

I/we require/do not require an increased limit of £250K for Professional Indemnity. *(Delete whichever is not applicable.)*

## Optional Extras

The Package can be extended to include:

### Loss of Revenue based upon annual turnover.

I/we require/do not require this cover. *(Delete whichever is not applicable.)*

### Increased Costs of Working.

I/we require/do not require this cover. *(Delete whichever is not applicable.)*

If required, sum insured : £5K/£10K *(Delete whichever is not applicable.)*

### Public Liability and Employers' Liability for childcare staff.

If some or all of the childcare staff are directly employed by the agency, the Public and Employers' Liability sections can be extended to cover these employees.

I/we require/do not require this cover. *(Delete whichever is not applicable.)*

If required, number of childcare staff directly employed by the agency

### Accidental Damage cover on all of your business contents at the premises

I/we require/do not require this cover. *(Delete whichever is not applicable.)*

### All Risks on specified items of equipment.

I/we require/do not require this cover. *(Delete whichever is not applicable.)*

If required, details of equipment to be insured:

Item No	Description	Sum Insured

### Buildings.

I/we require/do not require this cover. *(Delete whichever is not applicable.)*

If required, sum insured: £

### Tenant's Improvements.

I/we require/do not require this cover. *(Delete whichever is not applicable.)*

If required, sum insured: £

### Terrorism.

I/we require/do not require this cover. *(Delete whichever is not applicable.)*



**Additional information**

Please indicate to what the additional information relates

A large, empty light blue rectangular area intended for providing additional information. It occupies the majority of the page below the instruction text.

## Important Notice

This Statement of fact is based upon information you or your insurance intermediary has provided to us. It is essential that all information provided by you is accurate and true to the best of your knowledge and belief. If any of this information is inaccurate or untrue, it will affect your rights under the policy and the cover may not apply.

You also have a duty to disclose any relevant information which may influence us in deciding whether or not to proceed with this insurance cover and, if so, on what terms and conditions. If you are in any doubt as to whether such information is relevant, you should contact Morton Michel. You are not required to sign the Statement of Fact, but you should read it carefully and verify that all the information contained in it is correct.

If any information is incorrect, you should contact your insurance intermediary or Morton Michel immediately and obtain a revised Statement of Fact. If you do not ensure that any incorrect or untrue information is corrected, then it will affect your rights under the policy and the cover may not apply.

The policy is voidable by the insurers in the event of misrepresentation, misdescription or non-disclosure of any material fact.

## 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 ChildCare Staff Agencies policy has been designed to meet the needs of staff agencies that specialise in providing childcarers and it is suitable for childcare staff placement agencies and childcare employment businesses. If you are not such an organisation then you should not apply for the Childcare Staff Agencies 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 ARAG plc in placing your business directly with Covea Insurance plc Morton Michel are acting as the agent of Covea Insurance plc as insurer and ARAG plc as a coverholder of insurer Brit Syndicate 2987 at Lloyd's.

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## How would you like your documentation sent to you?

We now aim to send all insurance documents in pdf format by email. This is quicker and kinder to the environment. It also means that you can keep a copy on your computer to print out whenever required. If you would prefer to have a copy of your policy schedule, Employers' Liability Certificate and policy booklet sent to you by post instead of email, please let us know.

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## Where did you hear about Morton Michel?

Friend  Ofsted  Other (please state)

From time to time, Morton Michel may wish to send you details of services and products. If you wish to receive such mailings, please let us know.

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

Arranged by



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