



**Morton Michel**

The Childcare Insurance Specialist



**Childcare**  
*Agencies*

# Policy Summary

Arranged by **Morton Michel** and insured by **Covéa Insurance**  
under the **Childcare & Business Combined** policy

# Morton Michel Childcare & Business Combined Policy Summary

The **Childcare & Business Combined** Policy is specifically designed to meet the needs of businesses and organisations which operate or provide a variety of children's activities, childcare settings (registered or non registered) or provide activities and support within the community.

Covea Insurance plc is the insurer under the **Childcare & Business Combined** policy except under the Legal Expenses Section, which is administered by ARAG plc on behalf of the insurer Brit Syndicate 2987 at Lloyd's. Your cover is valid for a period of 12 months or as detailed in your policy schedule and is renewable annually.

## Childcare & Business Combined – the cover

The **Childcare & Business Combined** policy provides the following covers\*.

- Property Damage
- Employers' Liability
- Public and Products Liability
- Treatment Liability for Registered Providers
- Treatment Liability for Unregistered Providers
- Professional Indemnity
- Directors', Trustees' and Officers' Liability
- Legal Expenses
- Portable Equipment
- Equipment Breakdown
- Business Interruption
- Loss of Registration Certificate
- Personal Accident
- Money
- Employee Dishonesty
- Terrorism
- Cyber
- Trustees' and Officials' Financial Liability
- Loss of Licence

**\*Certain covers are not available to some types of businesses or organisations or if the package option selected does not allow for the cover to be applied. Please read each section of this summary for details.**

## Helplines

As a **Childcare & Business Combined** policyholder the following helpline services are automatically available to you:

- Counselling Assistance
- Crisis Communication
- Identity Theft Resolution
- Legal and Tax Advice
- Redundancy Assistance

# Morton Michel Childcare & Business Combined Policy Summary

## Important

**This Policy Summary does not describe all the terms and conditions of the policy but is a summary of the significant features, benefits and limitations of the cover.**

This summary is provided to you for information purposes only and does not form part of your insurance contract. The full terms, conditions and exclusions can be found in your policy wording, which is available free of charge from Morton Michel on request, by contacting them on **0330 058 9861** or emailing them at **customerservices@mortonmichel.com**

The key features for each section of the policy are set out in this Policy Summary. The policy is also subject to:

**General Conditions**, including

- Average
- Registration

**Claims Conditions**, including

- Other Insurance

**General Exclusions**, including

- Communicable Disease
- Electronic Risks

some of which apply to all sections.

The General Conditions, Claims Conditions and General Exclusions are detailed in full on pages 16 – 26 of the policy document.

Please take time to read your policy wording in conjunction with the policy schedule and make sure you understand the cover provided.

## Contact Us...

If you need to make a claim please call:

**Morton Michel on 0330 058 9861 or**

**Covea Insurance plc on 0330 024 2266**

Please have your policy number to hand when contacting us.

All calls may be recorded for training and evidential purposes.



# Significant features, benefits, exclusions or limitations of the policy

## Property Damage (optional)

This section provides all risks cover for damage to property insured occurring at or within 50 metres of the premises.

**Property Damage cover is not available if you have selected the Essential or Extra package.**

The full terms, conditions and exclusions of this section can be found on pages 27 to 38 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Additional Costs of Construction - Energy Efficiency - covers the additional costs of reinstatement following damage arising solely from the necessity to comply with the EC Directive on energy performance on buildings 2002/91 (as enacted in applicable national law).</li> <li>• Additional Statutory Costs - covers additional costs involved in complying with statutory regulations or local authority requirements following damage.</li> <li>• Deterioration of Refrigerated Stock - covers damage to refrigerated stock and specified stock at the premises by deterioration of stock in any freezer or refrigerated cabinet following breakdown, accidental damage, failure of public electricity supply or contamination by refrigerant fumes.</li> <li>• Exhibitions - covers damage to your property whilst within a premises of a trade show or exhibition and whilst in transit to and from.</li> <li>• Fixed Glass, Mirrors and Signs - covers damage to fixed glass, fixed mirrors and glass in showcases, counters and display cabinets, neon and illuminated signs including fixed glass in them. This extension also covers damage to alarm foil caused by breakage of glass and damage to armoured glass, bent glass and letterings or designs superimposed on glass.</li> <li>• Fixed Outside Equipment - covers damage to fixtures (including fixed play equipment) in the open at the premises.</li> <li>• Groundsman’s Machines and Equipment - covers damage to groundsman’s machines and equipment, ornaments and unfixed garden contents including monuments, memorials and statues in the open at the premises.</li> <li>• Household Contents - covers household furniture, carpets, furnishings, decorations, kitchen utensils and appliances, audio, television and video equipment belonging to you or for which you are responsible at the premises.</li> </ul>	<ul style="list-style-type: none"> <li>• Moveable property in the open, signs, fences, gates, vegetation, lawns and shrubs in respect of loss, destruction or damage caused by wind, rain, hail, sleet, snow, flood, dust or falling trees other than as provided for under the Groundsman’s Machines and Equipment Extension.</li> <li>• Theft or attempted theft or malicious damage to property from a garden, yard, open space or any open fronted or open sided building therein other than as provided for under the Theft of Fixed Fabric of the Building Extension.</li> <li>• Property insured at any premises that are unoccupied unless agreed by us.</li> <li>• Storm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler installation, unless such property is raised at least 100mm above the ground floor level of the outbuilding or the floor level of the basement.</li> <li>• theft or attempted theft from any unattended building unless all security devices are put into full and effective operation and such theft or attempted theft involves forcible and violent entry to or exit from the building , other than:             <ul style="list-style-type: none"> <li>(a) theft or attempted theft involving assault or violence or threat thereof to any officials</li> <li>(b) as provided for under the Theft of Fixed Fabric of the Building Extension.</li> </ul> </li> <li>• Refrigerated stock and specified stock contained in any refrigeration unit which is more than ten years old at the commencement of any period of insurance.</li> <li>• The excess.</li> </ul>

# Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"><li>• Officials' Personal Effects.</li><li>• Participants Personal Effects.</li><li>• Sanitary Ware and Underground Service Pipes or Cables - covers the cost of reinstatement or repair for which you are legally liable following accidental damage to fixed sanitary ware and fittings, underground services pipes and cables.</li><li>• Seasonal Increase - covers an increase in stock or specified stock during specified seasonal periods during the year.</li><li>• Sheds and Shipping Containers.</li><li>• Theft Damage to the Buildings.</li><li>• Theft of Fixed Fabric of the Building.</li><li>• Theft of Keys.</li></ul>	<p>Please see the Property Damage Section, General Exclusions, General Conditions and Claims Conditions.</p>

# Significant features, benefits, exclusions or limitations of the policy

## Employers' Liability

If you are an employer, then this section of cover is designed to help you satisfy your obligation under law to have Employers' Liability insurance. This section provides cover against your legal liability for accidents to or illness of employees, and any authorised volunteers, sustained in the course of their employment, up to a limit of £10,000,000 including costs and expenses.

Cover applies within:

- (a) the United Kingdom, the Isle of Man and the Channel Islands or
- (b) elsewhere in the world in respect of any journey or temporary visit in connection with the business by any employee normally resident within the United Kingdom, the Isle of Man and the Channel Islands

**Employers' Liability cover is included automatically for Executive, Essential and Extra where you have confirmed that you have employees or volunteers.**

The full terms, conditions and exclusions of this section can be found on pages 39 to 42 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Corporate Manslaughter.</li> <li>• Compensation for Court Attendance.</li> <li>• Health &amp; Safety at Work Act 1974.</li> <li>• Unsatisfied Court Judgements.</li> </ul>	<ul style="list-style-type: none"> <li>• Injury to any employee where motor insurance is required by any road traffic legislation.</li> <li>• Working on any offshore installation or whilst in transit to or from any offshore installation.</li> <li>• Maximum amount payable for acts caused by Terrorism is £5,000,000.</li> <li>• Fines, penalties or liquidated, punitive or exemplary damages.</li> </ul> <p>Please see the Employers' Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

# Significant features, benefits, exclusions or limitations of the policy

## Public and Products Liability

This section of cover is designed to provide you with cover if you are held legally responsible for an injury (including death) to a child or to a third party (such as a parent or visitor), or for damage to a third party's property and any damages you may be required to pay as a consequence. You are covered up to the limit stated in the schedule for each claim, plus any costs and expenses.

This section also provides cover if a claim arises from a product sold or supplied by you. You are covered up to the Limit of Indemnity for all claims during any one period of insurance, plus any costs and expenses.

Where indemnity is provided for liability in respect of claims brought in the United States of America or Canada or their dependencies or trust territories the Limit of Indemnity stated in the schedule is the maximum amount payable by us inclusive of all costs and expenses.

Cover applies to services you deliver anywhere within the United Kingdom, the Isle of Man and the Channel Islands and for any clerical activities connected with your business undertaken whilst you are temporarily elsewhere in the world. Cover in respect of products applies anywhere in the world but excludes products which with your knowledge are exported directly or indirectly to the United States of America or Canada.

**Public and Products Liability cover is provided automatically for Executive, Essential and Extra.**

The full terms, conditions and exclusions of this section can be found on pages 43 to 55 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Compensation for Court Attendance.</li> <li>• Consumer Protection and Food Safety Acts - Legal Defence Costs - covers your legal costs in connection with the defence of proceedings or an appeal against a conviction arising from a breach of the Consumer Protection Act 1987 and Food Safety Act 1990.</li> <li>• Contingent Motor Liability (Non-owned Vehicles).</li> <li>• Corporate Manslaughter.</li> <li>• General Data Protection Regulations.</li> <li>• Defective Premises Act 1972.</li> <li>• Health &amp; Safety at Work Act 1974.</li> <li>• Overseas Personal Liability.</li> <li>• Premises Leased, Hired, Rented or in Your Custody or Control.</li> </ul>	<ul style="list-style-type: none"> <li>• Fines, penalties or liquidated, punitive or exemplary damages.</li> <li>• The provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged.</li> <li>• Pollution or contamination other than that caused by a sudden identifiable unintended and unexpected incident.</li> <li>• Promotional and fund raising events where the anticipated attendees exceeds 500 people (but not those involving fireworks or bonfires where the limit is 100 people).</li> <li>• The use or ownership of Velcro wall, "bar fly" or similar equipment.</li> <li>• Use of inflatable play equipment or apparatus worn on or around the body.</li> <li>• Cycling on public roads, BMX freestyle, cross country and mountain biking.</li> <li>• Use of mechanical or powered tools or other tools with a sharp edge other than               <ul style="list-style-type: none"> <li>• Hand tools as specified in the definitions.</li> <li>• Tools used for arts and crafts.</li> <li>• Knives and utensils used for cooking, which are age appropriate and intended for that purpose.</li> </ul> </li> <li>• Gymnastics other than in connection with delivery of the British Gymnastics Pre-School Proficiency programme.</li> </ul>

# Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
	<ul style="list-style-type: none"> <li>• Dance or cheerleading involving lifting above shoulder height, acrobatics or spinning headstands.</li> <li>• Parkour and street/free running.</li> <li>• Martial arts, combat or fighting sports.</li> <li>• American football, Australian rules football, Gaelic football, lacrosse, roller derby, rugby or weightlifting.</li> <li>• Professional or semi-professional sports.</li> <li>• Sports involving weapons (including but not limited to paintballing, archery, fencing and shooting).</li> <li>• Fire walking, kite land boarding, sledding, sledging or sleighing whether on snow, ice or any other surface.</li> <li>• Ice-hockey, ice skating, skiing or any other winter sports.</li> <li>• Sports in a terrain that require hands as well as feet to traverse such as hillwalking, scrambling and mountaineering.</li> <li>• Any activity that requires the use of guides, cables, wires or ropes (other than tug-of-war), elastic rope sports or aerial activity of any kind including bungee jumping and zip wires other than outdoor learning activities as specified in the definitions.</li> <li>• Traverse climbing walls not exceeding 2 metres in height.</li> <li>• Activities that take place in or on bodies of water other than             <ul style="list-style-type: none"> <li>• Swimming that takes place within a purpose built swimming pool.</li> <li>• The use of inflatable paddling pools.</li> </ul> </li> <li>• Outdoor learning activities as specified in the definitions.</li> <li>• Use of:             <ul style="list-style-type: none"> <li>• fireworks or other pyrotechnics.</li> <li>• airborne lantern, sky lantern, sky candle or wish lantern.</li> <li>• fires or bonfires                 <ul style="list-style-type: none"> <li>Other than:                     <ul style="list-style-type: none"> <li>• outdoor learning activities as specified in the definitions.</li> <li>• strictly in accordance with Condition 7. Fireworks and Bonfires.</li> </ul> </li> </ul> </li> </ul> </li> <li>• Any activity taking place more than one metre above ground when outside a building or structure or one metre from floor level when inside a building or structure, other than:             <ul style="list-style-type: none"> <li>• use of fixed outside equipment.</li> <li>• outdoor learning activities as specified in the definitions.</li> </ul> </li> </ul>



# Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
	<ul style="list-style-type: none"> <li>• Use of motorised toys, or other equipment that are/ is designed to be ridden including but not limited to segways, motorised or electric scooters and bikes, self-balancing two-wheeled boards, powered go karts and motorised fairground rides other than electric 4 wheel ride on toys designed and intended for children and with a motor not exceeding 6 volts.</li> <li>• Use of mechanical fitness equipment.</li> <li>• Activities that take place beneath the surface of the ground such as caving and potholing.</li> <li>• Any racing or time trial other than those on foot which do not take place on public roads.</li> <li>• Liability in respect of the provision of medical treatment or by the supply of medicines or drugs.</li> <li>• Liability in respect of:             <ul style="list-style-type: none"> <li>• authorised or unauthorised transmission of electronic data.</li> <li>• the content of any website, your email, intranet or extranet.</li> <li>• erasure, loss, distortion, corruption or alteration of electronic data or any loss of use resulting in reduction of functionality.</li> <li>• failure of electronic, electromechanical data processing or electronically controlled equipment or electronic data to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date.</li> <li>• any second-hand or pre-owned products supplied by you that do not meet the standards under current statutory safety legislation.</li> </ul> </li> </ul> <p>Additional conditions also apply to the following activities. See policy wording for full details:</p> <ul style="list-style-type: none"> <li>• Equipment used in Activities.</li> <li>• Face Painting, Temporary Tattoos and Children's Cosmetics.</li> <li>• Fireworks and Bonfires.</li> <li>• Food Hygiene.</li> <li>• Inflatable Play Equipment.</li> <li>• Horse Riding.</li> <li>• Outdoor Learning.</li> <li>• Roller Blading and Skateboarding.</li> <li>• Swimming.</li> <li>• Trampolines.</li> <li>• Visiting Instructors or Demonstrators.</li> <li>• Water Slides.</li> </ul> <p>Please see the Public and Products Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

# Significant features, benefits, exclusions or limitations of the policy

## Treatment Liability for Registered Providers

This section provides protection against your legal liability up to the Limit of Indemnity stated in the schedule for accidental bodily injury to third parties caused by error or omission in the provision of medical treatment, care that has not been prescribed by a qualified medical or dental practitioner or the supply of medicines or drugs whether prescribed or otherwise

**Treatment Liability for Registered Providers is provided automatically to Registered providers up to the Limit of Indemnity selected for Public and Products Liability Section.**

The full terms, conditions and exclusions of this section can be found on pages 56 to 57 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• All legal costs recoverable from you by the claimant.</li> <li>• Any other costs and expenses of litigation incurred with our written consent.</li> <li>• Solicitors’ and counsels’ fees for legal representation at any coroner’s inquest or fatal accident inquiry.</li> <li>• The costs incurred, with our written consent, for defending in a court of summary jurisdiction any proceedings arising out of any alleged breach of statutory duty in respect of any cause which may be the subject of indemnity under this Section of the policy.</li> </ul>	<ul style="list-style-type: none"> <li>• You must comply with the terms of registration of the appropriate Registering Authority.</li> <li>• Whenever medication is administered or supplementary health support procedures are provided to service users or children in your care you must comply with all relevant requirements of any government statutory or licensing authority.</li> <li>• The provision of medical treatment when prescribed by a medical practitioner who is a principal, director or employee of yours.</li> </ul> <p>Please see the Treatment Liability for Registered Providers Section, General Exclusions, General Conditions and Claims Conditions</p>

# Significant features, benefits, exclusions or limitations of the policy

## Treatment Liability for Unregistered Providers

This section provides protection against your legal liability up to the Limit of Indemnity stated in the schedule for accidental bodily injury to third parties caused by error or omission in the provision of medical treatment, care that has not been prescribed by a qualified medical or dental practitioner or the supply of medicines or drugs whether prescribed or otherwise

**Treatment Liability for Unregistered Providers is provided automatically to Unregistered providers up to the Limit of Indemnity selected for Public and Products Liability Section.**

The full terms, conditions and exclusions of this section can be found on pages 58 to 60 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"><li>• All legal costs recoverable from you by the claimant.</li><li>• Any other costs and expenses of litigation incurred with our written consent.</li><li>• Solicitors' and counsels' fees for legal representation at any coroner's inquest or fatal accident inquiry.</li><li>• The costs incurred, with our written consent, for defending in a court of summary jurisdiction any proceedings arising out of any alleged breach of statutory duty in respect of any cause which may be the subject of indemnity under this Section of the policy.</li></ul>	<ul style="list-style-type: none"><li>• Administration of drugs or medicines takes place only under the strict conditions outlined in the policy wording.</li><li>• Administration or provision of oxygen, tube feeding, cleaning and changing of tube feeding or tracheostomy /tracheotomy tubes and emptying/ changing stoma bags takes place only under the strict conditions outlined in the policy wording.</li></ul> <p>Please see the Treatment Liability for Unregistered Providers Section, General Exclusions, General Conditions and Claims Conditions</p>

# Significant features, benefits, exclusions or limitations of the policy

## Professional Indemnity

This section covers legal liability to pay compensation and claimants' legal costs arising out of any negligent act, error or omission, breach of duty, infringement of intellectual property rights, libel and slander or any other civil liability incurred in connection with the conduct of your business.

The section is on a claims made basis and will only respond to claims or circumstances discovered and notified to us during the current period of insurance.

You are covered up to a Limit of Indemnity stated in the schedule in total for all claims notified during the period of insurance. (Higher limits may be available on request).

**Professional Indemnity cover is provided automatically for Executive, Essential and Extra (other than for Indoor Play where it is optional).**

The full terms, conditions and exclusions of this section can be found on pages 61 to 65 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Consultants - covers your former partners, directors or employees who have continued as consultants to you and any former consultants to you in respect of any claim for any negligent act, error or omission which arises in connection with the business.</li> <li>• Compensation for Court Attendance.</li> <li>• Defence Costs.</li> <li>• Legal Representation - covers reasonable costs and expenses for representation at any official examination, enquiry or investigation into your affairs commissioned by a legally empowered body.</li> <li>• Loss of or Damage to Documents.</li> </ul>	<ul style="list-style-type: none"> <li>• Claims or circumstances that you are aware of that have been, or should have been reported to a previous policy.</li> <li>• Bodily injury.</li> <li>• Property damage other than as provided for under Loss of or Damage to Documents.</li> <li>• Medical malpractice.</li> <li>• Actual or attempted sexual relations, sexual contact or intimacy, sexual harassment or sexual exploitation.</li> <li>• The excess.</li> </ul> <p>Please see the Professional Indemnity Section, General Exclusions, General Conditions and Claims Conditions</p>

# Significant features, benefits, exclusions or limitations of the policy

## Directors', Trustees' and Officers' Liability (optional)

This section provides protection for legal defence costs and damages awarded against you or one of your directors, trustees or officers arising from a wrongful act by them in the course of their duties as a director, trustee or officer, up to the Limit of Indemnity selected.

**Directors', Trustees' and Officers' cover is an automatic cover if you select Nursery cover. It is an optional cover for all other trades.**

The full terms, conditions and exclusions of this section can be found on pages 66 to 73 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"><li>• Emergency Costs and Expenses.</li><li>• Extended Reporting Period - provides an option for an extended claims reporting period subject to the conditions outlined in the policy wording.</li><li>• Legal Representation costs and expenses.</li><li>• Outside Organisations - covers indemnity to an insured person for any wrongful act committed in the capacity as a director, officer, governor, committee member or trustee of any voluntary not-for-profit charitable organisation, other than you or any subsidiary registered, domiciled or incorporated in the territorial limits.</li><li>• Pollution or Contamination Defence Costs.</li><li>• Retired Insured Persons - covers an insured person who retires prior to the date of non-renewal of this section during the run off period.</li></ul>	<ul style="list-style-type: none"><li>• Bodily injury and property damage.</li><li>• Fraud, dishonesty and illegal profits.</li><li>• Claims against you or circumstances which might give rise to a claim, known to you, or any other insured person, before the start of this cover.</li><li>• Medical malpractice.</li><li>• Actual or attempted sexual relations, sexual contact or intimacy, sexual harassment or sexual exploitation.</li></ul> <p>Please see the Directors', Trustees' and Officers' Liability Section, General Exclusions, General Conditions and Claims Conditions</p>

# Significant features, benefits, exclusions or limitations of the policy

## Legal Expenses

This section provides cover for your legal costs and expenses up to the Limit of Indemnity stated in the schedule.

**Legal Expenses cover is provided automatically for Executive, Essential and Extra.**

The full terms, conditions and exclusions of this section can be found on pages 74 to 83 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Compliance &amp; Regulation - covers appeals against statutory notice issued against your business, or defence of a civil action brought about under the Data Protection regulations, etc.</li> <li>• Contract &amp; Debt Recovery costs.</li> <li>• Crisis Communication - provides access to professional public relations support and crisis communication services to manage adverse media publicity and reputational exposure.</li> <li>• Employment Restrictive Covenants (defence) costs - covers a dispute with another party who alleges that you have breached their legal rights protected by a restrictive covenant.</li> <li>• Identity Theft.</li> <li>• Legal Defence.</li> <li>• Loss of Earnings - covers loss of earnings resulting from court / tribunal attendance.</li> <li>• Partnership disputes.</li> <li>• Personal Injury.</li> <li>• Property.</li> <li>• Statutory Licence Appeals.</li> <li>• Tax disputes.</li> </ul> <p><b>The following are only covered if Employers' Liability is also covered</b></p> <ul style="list-style-type: none"> <li>• Employees' Compliance &amp; Regulation.</li> <li>• Employment disputes.</li> <li>• Employment Compensation Awards.</li> <li>• Employment Restrictive Covenants.</li> <li>• Executive Suite - covers principals, executive officers, directors or partners of your business for HRMC enquiries into their personal tax affairs, etc.</li> <li>• Service Occupancy - covers a dispute relating to material property which you own or is your responsibility which you wish to recover from an employee or ex-employee.</li> <li>• Tax Compliance Disputes.</li> </ul>	<ul style="list-style-type: none"> <li>• It must always be more likely than not that your claim will be successful.</li> <li>• You must report your claim as soon as you become aware of the circumstances that could lead to a claim.</li> <li>• 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.</li> <li>• Legal costs, expenses, and compensation awards incurred before we accept a claim.</li> <li>• The insured event must occur during the period of insurance.</li> <li>• Employment does not provide cover for               <ul style="list-style-type: none"> <li>• pursuing an action other than an appeal.</li> <li>• a pension scheme where actions are brought by ten or more employees or ex-employees.</li> </ul> </li> <li>• Employment Compensation Awards does not provide cover for money due to an employee under a contract of service.</li> <li>• In respect of Employment Restrictive Covenants the restrictive covenant must               <ul style="list-style-type: none"> <li>• be designed to protect your legitimate business interests, for a period not exceeding 12 months.</li> <li>• be evidenced in writing and signed by your employee or ex-employee.</li> </ul> </li> <li>• Tax Disputes does not cover claims arising from               <ul style="list-style-type: none"> <li>• tax returns which are submitted late, or for any other reason, result in HMRC imposing a penalty, or which contain careless and/or deliberate mis-statements or omissions.</li> <li>• an investigation by the of Fraud Investigation Service of HMRC.</li> <li>• circumstances where the Disclosure of Tax Avoidance Scheme Regulations apply or should apply to your assets, monies or wealth outside of the United Kingdom.</li> </ul> </li> </ul>

# Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
	<ul style="list-style-type: none"> <li>• In respect of Property the claim must relate to               <ul style="list-style-type: none"> <li>• a contract between you and a third party.</li> <li>• compulsory purchase, demolition restrictions, controls or permissions placed on land or property by any government, local or public authority.</li> </ul> </li> <li>• Legal Defence cover will not apply to a parking offence.</li> <li>• Personal Injury will not provide cover for any claim arising from or relating to a condition, illness or disease which develops gradually over time.</li> <li>• Crisis Communication will not provide cover for               <ul style="list-style-type: none"> <li>• matters that should be dealt with through your complaints procedures.</li> <li>• a matter that has not actually resulted in adverse publicity.</li> <li>• costs incurred in excess of £25,000 per claim.</li> </ul> </li> <li>• Contract and Debt Recovery will not provide cover for               <ul style="list-style-type: none"> <li>• the letting, leasing or licensing of land or buildings where you act as the landlord.</li> <li>• the sale or purchase of land or buildings.</li> <li>• loans, mortgages, endowments, pensions or any other financial product.</li> <li>• a breach or alleged breach of a professional duty by you.</li> <li>• the settlement payable under an insurance policy.</li> <li>• adjudication or arbitration.</li> <li>• a dispute relating to an employee or ex-employee.</li> <li>• an amount which is less than £200.</li> </ul> </li> </ul> <p>Please see the Legal Expenses Section, General Exclusions, General Conditions and Claims Conditions</p>

# Significant features, benefits, exclusions or limitations of the policy

## Portable Equipment (optional)

This section provides cover for accidental loss or destruction of or damage to specified and unspecified items within the Territorial Limits of the UK, EU or World-wide.

**Portable Equipment cover is not available if you have selected the Essential package.**

The full terms, conditions and exclusions of this section can be found on pages 84 to 85 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Unspecified and Specified Items - covers damage to property occurring within the territorial limits or elsewhere where cover has been requested to extend to EU or Worldwide cover.</li> <li>• Overnight Theft From Vehicles - covers damage by theft or attempted theft to children’s toys, play and educational equipment contained in an unattended vehicle overnight or after the completion of any working day of the driver.</li> </ul>	<ul style="list-style-type: none"> <li>• Storm or flood unless the property is contained in an enclosed vehicle or in a building.</li> <li>• Theft or attempted theft from any unattended vehicle Unless:               <ul style="list-style-type: none"> <li>• all windows and other openings have been closed, all doors have been secured and any other protective devices put into full and effective operation and any property insured by this Section is stored within the vehicle either within:                   <ul style="list-style-type: none"> <li>• the closed glove compartment of the vehicle or</li> <li>• the locked boot of a saloon car or</li> <li>• the luggage space at the rear of an estate car or hatchback under the top cover and out of view or</li> <li>• the enclosed storage compartment of a van of a fully enclosed and rigid type.</li> </ul> </li> </ul> </li> <li>• Theft or attempted theft from any unattended vehicle overnight or after the completion of any working day of the driver.</li> <li>• Breakage of brittle articles unless forming part of photographic equipment.</li> <li>• Theft or attempted theft from any unattended building which does not involve forcible and violent entry to or exit from the building.</li> <li>• The excess.</li> </ul> <p>Please see the Portable Equipment Section, General Exclusions, General Conditions and Claims Conditions.</p>



# Significant features, benefits, exclusions or limitations of the policy

## Equipment Breakdown

This section provides cover against accident to covered equipment subject to a maximum liability of £5,000,000

**Equipment Breakdown is an automatic cover for the Executive Package.**

The full terms, conditions and exclusions of this section can be found on pages 86 to 93 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Additional Access Costs.</li> <li>• Anchor Location - covers financial loss caused by or resulting from an accident to property at an anchor location.</li> <li>• Away From Premises.</li> <li>• Business Interruption - covers financial loss caused by or resulting from an accident to covered equipment which occurs at your service providers premises (only if the Business Interruption Section is insured).</li> <li>• Computer Equipment - covers costs incurred as a result of an accident to computer equipment at the premises.</li> <li>• Damage to Own Surrounding Property.</li> <li>• Debris Removal Costs.</li> <li>• Energy Efficiency Improvements.</li> <li>• Expediting Expenses.</li> <li>• Hazardous Substances.</li> <li>• Hire of Substitute Item.</li> <li>• Public Authorities/Law or Ordinance Costs.</li> <li>• Public Relations Costs - covers the cost, where there has been financial loss for services of a professional public relations first to assist in creating and disseminating communications to the media, the public or to your customers and clients.</li> <li>• Reinstatement of Data and Computer Increased Costs of Working.</li> <li>• Repair Costs Investigation.</li> <li>• Storage Tanks &amp; Loss of Contents.</li> </ul>	<ul style="list-style-type: none"> <li>• Loss or damage caused by or resulting from a hydrostatic pneumatic or gas pressure test of any boiler or pressure vessel or an insulation breakdown test of any type of electrical equipment.</li> <li>• loss or damage to data or computer media of any kind caused by:               <ul style="list-style-type: none"> <li>(a) programming error or programming limitation</li> <li>(b) loss of data (other than as specifically provided for under Extension 14. Reinstatement of Data and Computer Increased Costs of Working)</li> <li>(c) loss of access</li> <li>(d) loss of use</li> <li>(e) loss of functionality.</li> </ul> </li> <li>• Loss or damage caused by depletion, deterioration, corrosion, erosion, wear and tear or other gradually developing conditions but this shall not exclude resultant loss or damage as insured by this section.</li> <li>• Loss or damage caused by any condition which can be corrected by resetting, calibrating, realigning, tightening, adjusting or cleaning or by the performance of maintenance but this shall not exclude resultant loss or damage as insured by this section.</li> <li>• Damage recoverable under maintenance agreements, warranties or guarantees.</li> <li>• Any claim, cost or loss caused by or resulting from your commercial decision to stop trading, or the decision of a service provider to stop or reduce trade with you or restrict services.</li> <li>• Excluding biomass or biogas installations.</li> <li>• Excluding hydroelectric installations.</li> <li>• Excluding any manufacturing production or process equipment including linked computer equipment (unless cover for such equipment is specifically agreed.)</li> <li>• The excess.</li> </ul> <p>Please see the Equipment Breakdown Section, General Exclusions, General Conditions and Claims Conditions</p>

# Significant features, benefits, exclusions or limitations of the policy

## Business Interruption

This section provides cover for loss resulting from interruption of or interference with the business carried on by you at the premises in consequence of any damage to any property insured or to any other property used by you for the purposes of the business and occurring at the premises. Cover can be provided for Gross Revenue, Gross Rent Receivable, Additional Increase in Cost of Working or Increase in Cost of Working.

**Business Interruption cover is not available if you have selected the Essential or Extra package.**

The full terms, conditions and exclusions of this section can be found on pages 94 to 100 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Automatic 133.3% uplift to gross revenue and gross rent receivable.</li> <li>• Alternative Accommodation - covers additional costs (up to 20% of the Buildings sum insured) for similar or comparable alternative residential accommodation following damage.</li> <li>• Book Debts.</li> <li>• Compulsory Closure.</li> <li>• Contract Sites.</li> <li>• Dependent Children - covers the costs of wages paid to temporary employees hired solely to replace employees who you have allowed time off work for the purpose of providing care to a dependent child with a terminal illness.</li> <li>• Documents and Computer System Records.</li> <li>• Essential Employees.</li> <li>• Exhibition Sites.</li> <li>• National Lottery.</li> <li>• Prevention of Access - covers interruption of or interference with the business in consequence of damage to property within 1 kilometre of the premises which prevents or hinder access to the premises.</li> <li>• Property in Transit.</li> <li>• Public Utilities.</li> <li>• Suspension of Employees.</li> </ul>	<ul style="list-style-type: none"> <li>• There must have been loss destruction or damage by a cause insured by the property damage Section of this policy.</li> <li>• Liability must have been admitted under the Property Damage insurance for there to be a Business Interruption claim.</li> </ul> <p>Please see the Property Damage Section and Business Interruption Section, General Exclusions, General Conditions and Claims Conditions.</p>

# Significant features, benefits, exclusions or limitations of the policy

## Loss of Registration Certificate (optional)

This section provides protection against a reduction in gross revenue, an increase in cost of working or a depreciation in the value of your business following cancellation of your registration certificate by your registering authority.

**Loss of Registration Certificate is an optional cover under the Executive Package for all Registered Providers other than Nursery where this is included automatically.**

The full terms, conditions and exclusions of this section can be found on pages 101 to 103 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"><li>Temporary Suspension of Registration Certificate - covers the consequential reduction in gross revenue and the increase in cost of working in the event of your registration certificate being suspended.</li></ul>	<ul style="list-style-type: none"><li>You must advise us immediately you become aware of any:<ul style="list-style-type: none"><li>circumstances advised to your registering authority which may endanger your registration certificate</li><li>proceedings against or conviction of you or the registration certificate holder for any breach of the law or other matters.</li></ul></li><li>Any cause wholly or partly within or under your control.</li><li>Cancellation caused by alterations in law.</li><li>Your business being wound up by liquidator or receiver, or permanently discontinued.</li><li>Any amount paid under Temporary Suspension of Registration Certificate will be deducted from any subsequent amount payable of any claim for cancellation of the registration certificate.</li></ul> <p>Please see the Loss of Registration Certificate Section and Business Interruption Section, General Exclusions, General Conditions and Claims Conditions.</p>

# Significant features, benefits, exclusions or limitations of the policy

## Personal Accident (optional)

This section provides compensation to you if insured person aged less than 75 years sustain accidental bodily injury that results in an insured event.

**Personal Accident for Officials is included on the Executive Package and is available under the Extra and Essential Packages. Participants Personal Accident is automatically included under the Executive Package other than for Indoor Play and Childcare Agencies where this cover is not available. Participants Personal Accident is available under the Extra and Essential Packages.**

The full terms, conditions and exclusions of this section can be found on pages 104 to 105 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Participants Personal Accident - covers compensation payable for bodily injury which results in death, loss of limb, loss of sight, hearing or speech or permanent or temporary total disablement.</li> <li>• Officials Personal Accident - covers compensation payable for bodily injury which results in death, loss of limb, loss of sight, hearing or speech or permanent or temporary total disablement.</li> <li>• Medical Expenses Cover - covers medical expenses incurred and arising from treatment following accidental bodily injury to an official.</li> </ul>	<ul style="list-style-type: none"> <li>• Claims Evidence Condition.</li> <li>• Pre-existing physical or mental disability, infirmity, medical condition, chronic or recurring ailment.</li> <li>• Insanity, intentional self-injury, suicide, attempted suicide.</li> <li>• Participation in any criminal act or civil commotion.</li> <li>• Pregnancy or childbirth.</li> <li>• Deliberate exposure to danger (except in an attempt to save human life).</li> <li>• Practising or taking part in:               <ul style="list-style-type: none"> <li>• activities necessitating the use of underwater breathing equipment.</li> <li>• armed or unarmed combat sports, bungee jumping, climbing necessitating the use of ropes or guides.</li> <li>• flying of any kind (other than as a passenger in a fully licensed passenger carrying aircraft).</li> <li>• hunting, ice hockey, parachuting, polo, pot holing or similar underground activities.</li> <li>• motor cycling other than by power assisted pedal cycle.</li> <li>• professional sport, riding or driving in any kind of race, speed or duration test or practice therefor.</li> <li>• winter sports.</li> <li>• any operational duties as a member of the armed forces.</li> </ul> </li> <li>• The effects of alcohol or drugs (other than drugs prescribed by a qualified registered medical practitioner).</li> <li>• Any treatment for drug addiction.</li> <li>• Any Weekly Benefit during the Deferment Period.</li> </ul> <p>Please see the Personal Accident Section, General Exclusions, General Conditions and Claims Conditions.</p>

# Significant features, benefits, exclusions or limitations of the policy

## Money (optional)

This section provides cover for loss of business money and compensation in the event of an insured person being injured as a direct result of theft or attempted theft of money.

**Money cover is automatically included under the Executive and Extra Packages.**

The full terms, conditions and exclusions of this section can be found on pages 106 to 109 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<p><b>Standard Limits:</b></p> <ul style="list-style-type: none"> <li>• loss of non-negotiable money.</li> <li>• loss of negotiable money:               <ul style="list-style-type: none"> <li>• in transit in the personal custody of any official.</li> <li>• or in a bank night safe.</li> <li>• on the premises during business hours (not available for Extra).</li> <li>• on the premises out of business hours contained in locked safe(s) on the premises out of business hours contained in coin-operated vending gaming or amusement machines or payphones (not available for Extra).</li> <li>• on the premises out of business hours not contained in locked safe(s) (not available for Extra).</li> <li>• in the home of any official.</li> <li>• in a charity box under your control.</li> </ul> </li> <li>• Additional Settings.</li> <li>• Credit Cards.</li> <li>• Officials' Personal Money (not available for Extra).</li> <li>• Personal Effects.</li> <li>• Safes (not available for Extra).</li> <li>• Personal Assault Special Extension - covers you or your legal representative in the event of bodily injury to any official aged between 16 and 75 years consequent upon robbery or hold up or any attempt thereat in the course of the business and such bodily injury directly and independently of any other cause results within twelve months in:               <ol style="list-style-type: none"> <li>1. Death</li> <li>2. Loss of limb</li> <li>3. Loss of sight, hearing or speech</li> <li>4. Permanent total disablement our liability will not exceed £25,000</li> <li>5. Temporary total disablement our liability will not exceed £250 per week.</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>• Accompaniment Condition when carrying more than £2,500 of negotiable money.</li> <li>• Clerical or accounting errors or shortages due to error or omission.</li> <li>• Loss from any unattended vehicle.</li> <li>• Any loss due to the fraud or dishonesty of any official unless the loss is discovered within seven working days.</li> <li>• In respect of the Personal Assault Special Extension:               <ul style="list-style-type: none"> <li>• illness or disease not resulting from bodily injury or suffering from bodily injury due to any gradually operating cause.</li> <li>• intentional self-injury, provoked assault or wilful exposure to needless peril (except in an attempt to save human life).</li> <li>• the influence of intoxicating liquor or drugs.</li> </ul> </li> <li>• The excess.</li> </ul> <p>Please see the Money Section, General Exclusions, General Conditions and Claims Conditions.</p>

# Significant features, benefits, exclusions or limitations of the policy

## Employee Dishonesty (optional)

This section provides cover for the direct loss of your money or property belonging to you by any of your employee's arising from fraud or dishonesty.

**Employee Dishonesty is provided automatically for all Executive Packages other than IndoorPlay where it is optional.**

The full terms, conditions and exclusions of this section can be found on pages 110 to 114 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Auditors Fees.</li> <li>• Reinstatement of Electronic Data Cover.</li> </ul>	<ul style="list-style-type: none"> <li>• Unexplained shortages.</li> <li>• Loss of interest or consequential loss of any kind.</li> <li>• Loss caused by employees prior to inception of cover.</li> <li>• Minimum Standards of Control Condition.</li> <li>• Losses arising from unidentified employees.</li> <li>• The excess.</li> </ul> <p>Please see the Employee Dishonesty Section, General Exclusions, General Conditions and Claims Conditions</p>

# Significant features, benefits, exclusions or limitations of the policy

## Terrorism (optional)

This section provides cover against acts of Terrorism

**Terrorism cover is available where cover for Property and/or Business Interruption in the territorial limits has been selected.**

The full terms, conditions and exclusions of this section can be found on pages 115 to 118 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Acts of Terrorism within England, Wales, Scotland and the Channel Tunnel up to the frontier with the Republic of France.</li> <li>• Cover is applicable for Property and/or Business Interruption where insured by your policy.</li> </ul>	<p>Damage or consequential loss directly or indirectly caused by:</p> <ul style="list-style-type: none"> <li>• riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.</li> <li>• damage to any computer system or any alteration, modification, distortion, erasure or corruption of data except in certain circumstances. For full details, please refer to the Terrorism Section Exclusions in the policy.</li> <li>• any nuclear installation or nuclear reactor.</li> </ul> <p>In respect of:</p> <ul style="list-style-type: none"> <li>• any property not being a block of flats which is insured in the name of a private individual and is occupied by that individual for residential purposes.</li> <li>• any property which is insured by or would but for the existence of this policy be insured by any form of transit or aviation or marine policy.</li> <li>• bankers blanket bonds.</li> <li>• any other type of property which is specifically excluded in this policy.</li> </ul> <p>Please see the Terrorism Section, General Conditions and Claims Conditions.</p>

# Significant features, benefits, exclusions or limitations of the policy

## Cyber (optional)

This section provides cover for cyber risks which could be damaging to your business and reputation. You can choose from the different options of cover available to ensure you get the right protection that you require for your business.

**Cyber cover is available for all packages.**

The full terms, conditions and exclusions of this section can be found on pages 119 to 129 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> <li>• Cyber Liability.</li> <li>• Data-Breach Expense.</li> <li>• Computer System Damage, Data, Extra Cost and Business Income.</li> <li>• Cyber Crime.</li> <li>• Optional covers available:               <ul style="list-style-type: none"> <li>• Option 1                   <ul style="list-style-type: none"> <li>• Cyber Liability.</li> <li>• Data-Breach Expense.</li> </ul> </li> <li>• Option 2                   <ul style="list-style-type: none"> <li>• Cyber Liability.</li> <li>• Data-Breach Expense.</li> <li>• Computer System Damage, Data, Extra Cost and Business Income.</li> </ul> </li> <li>• Option 3                   <ul style="list-style-type: none"> <li>• Cyber Liability.</li> <li>• Data-Breach Expense.</li> <li>• Computer System Damage, Data, Extra Cost and Business Income.</li> <li>• Cyber Crime.</li> </ul> </li> </ul> </li> <li>• Accountant Fees.</li> <li>• Avoiding Corruption.</li> <li>• Fines and Penalties.</li> <li>• Investigation Costs.</li> <li>• Loss Prevention Measures.</li> <li>• Security Audit.</li> <li>• Temporary and Fast-Tracked Repair.</li> </ul>	<ul style="list-style-type: none"> <li>• You must back up original data at least every 7 days.</li> <li>• Your computer system must be protected by a virus protection software package which is licenced to you, paid for and updated at least every 7 days.</li> <li>• Appropriate procedures must be in place for disposing of and destroying hardware and hard copy files in order to protect data.</li> </ul> <p><b>The following exclusions apply:</b></p> <ul style="list-style-type: none"> <li>• Associated Companies or other insured parties.</li> <li>• Financial loss resulting from actual or alleged fraudulent use of credit card or debit card.</li> <li>• Defamatory or disparaging statements or publications made deliberately or recklessly if it could be anticipated by a reasonable person that the statements could result in a claim against you.</li> <li>• You failing to keep to any obligation you have to your employees or directors and officers, unless specifically covered by this section after your data privacy obligations have not been met.</li> <li>• Any mistakes in financial statements or representations concerning your business.</li> <li>• You actually or allegedly breaking any taxation, restraint of trade, competition or anti-trust law or regulation.</li> <li>• Any patent being Infringed (broken, limited or undermined) without the patent holders permission.</li> <li>• Goods, products or software you have sold, supplied, manufactured, constructed, installed, maintained, repaired, altered or treated, or any inadequate or incorrect advice or services you have provided.</li> </ul>



# Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
	<ul style="list-style-type: none"> <li>• The cost of correcting any failings in procedures, systems or security.</li> <li>• Loss of business income or any other cost resulting from a deliberate act or decision of a utility supplier, except where that act or decision was necessary to protect life or prevent damage to property.</li> <li>• Loss of business income or extra costs arising during the time excess.</li> <li>• Circumstances before your cover started.</li> <li>• Confiscation.</li> <li>• Any extortion, blackmail or ransom payments or demands, other than in connection with cover provided by 'Cyber Crime'.</li> <li>• Any fines, penalties, punitive or exemplary damages other than those specifically covered by Extension – Fines and Penalties.</li> <li>• Indirect loss.</li> <li>• Intentional acts or failure to act by you or your directors and officers.</li> <li>• The cost of normal computer system maintenance.</li> <li>• Atmospheric or environmental conditions causing temporary interference with any satellite signal.</li> <li>• Terrorism.</li> <li>• Wear and tear.</li> <li>• Your insolvency or bankruptcy.</li> <li>• External network failure.</li> <li>• Sanction limitation.</li> <li>• Trading risk.</li> <li>• War.</li> <li>• Nuclear risks.</li> <li>• The excess.</li> </ul> <p>Please see the Cyber Section, General Exclusions, General Conditions and Claims Conditions.</p>

# Significant features, benefits, exclusions or limitations of the policy

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

This section provides protection for the trustees or 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 through any cause outside their control up to the Limit of Indemnity stated in the schedule.

**Trustees’ and Officials’ Financial Liability is an optional cover available for all packages.**

The full terms, conditions and exclusions of this section can be found on page 130 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
	<ul style="list-style-type: none"> <li>• You must notify us of any possible claim within 30 days of your business ceasing to trade.</li> <li>• Shortfall resulting from dishonoured cheques, use of counterfeit money, clerical/accounting errors or shortages due to error or omission.</li> <li>• Fraud, embezzlement, misappropriation or other criminal act of any trustee or officer.</li> <li>• Losses arising from the closure of the business within the first six months from inception date.</li> <li>• The excess.</li> </ul> <p>Please see the Trustees’ and Officials’ Financial Liability Section, General Exclusions, General Conditions and Claims Conditions</p>

# Significant features, benefits, exclusions or limitations of the policy

## Loss of Licence (optional)

This section provides cover in respect of forfeiture, suspension or withdrawal of the licence granted by the relevant licensing authority for the retail sale of intoxicating liquor at the premises.

**Loss of Licence is an optional cover available only under the Executive Package for IndoorPlay centres and Community Groups.**

The full terms, conditions and exclusions of this section can be found on pages 131 to 133 of the **Childcare & Business Combined** policy wording.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"><li>• Loss of gross income.</li><li>• Reasonable additional expenditure incurred in maintaining the gross income.</li><li>• The depreciation in value of the premises if a licence for the premises cannot be obtained.</li></ul>	<ul style="list-style-type: none"><li>• Any alterations to the premises that have not had the consent of the appropriate authority.</li><li>• Failing to comply with any direction or requirement of the licensing or other authority.</li><li>• Surrender or refusal to renew or forfeiture arises under or results directly or indirectly from any scheme of town or country planning, improvement or redevelopment.</li><li>• The forfeiture or refusal to renew the licence occurs wholly or partly through your misconduct, connivance, neglect or omission or by your failure to take any steps necessary for keeping the licence in force.</li></ul> <p>Please see the Loss of Licence Section, General Exclusions, General Conditions and Claims Conditions</p>

# Important Information

## Registration and Regulatory Information

### 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/register](http://www.fca.org.uk/register)

**Registered Office:** 2 Norman Place, Reading, RG1 8DA.

### 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](http://www.fca.org.uk/register)

ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

### Morton Michel

The **Childcare & Business Combined** 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.

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/register](http://www.fca.org.uk/register)

## How to Make 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 **0330 058 9861** or Covea Insurance plc on **0330 024 2266**.

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 **0330 303 1955** or download a claim form from [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims).

## Your Rights to Cancel the Policy

You may cancel this policy by giving written instructions to Morton Michel at Morton Michel, 6th Floor Knollys House, 17 Addiscombe Rd, Croydon CR0 6SR or to us at Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX. You may cancel this policy at any time from the date it begins or from the date you receive the policy wording and schedule, whichever is the later. If cover has not yet started you will receive a full refund of the premium. If cover has started we will refund the premium for the exact number of days left on the policy. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance.

# Important Information

## Complaints

### How to Make a Complaint to Morton Michel

If you have a complaint regarding the suitability of this policy for your needs, the information and advice you received whilst it was originally being discussed, the operation or administration of the policy you should contact Morton Michel using the following details.

The Compliance Executive  
Morton Michel  
6th Floor Knollys House  
17 Addiscombe Road  
Croydon  
CR0 6SR

Telephone number **0330 058 9861**

Email: **[compliance@mortonmichel.com](mailto:compliance@mortonmichel.com)**

### How to Make a Complaint to Covéa Insurance

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 using the following details.

Customer Relations  
Covéa Insurance  
Norman Place  
Reading  
Berkshire RG1 8DA

Telephone: **0330 221 0444**

Calls may be recorded for training and evidential purposes.

Website: **[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)**

Email: **[customer.relations-rdg@coveainsurance.co.uk](mailto:customer.relations-rdg@coveainsurance.co.uk)**

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at **[www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints)**

### How to Make a Complaint to ARAG plc

If your complaint relates to the Legal Expenses cover, please contact ARAG using the following details.

The Customer Relations Department  
ARAG plc  
9 Whiteladies Road  
Clifton  
Bristol  
BS8 1NN

Telephone: **0117 917 1561**

Calls may be recorded for training and evidential purposes. (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays).

Email: **[customerrelations@arag.co.uk](mailto: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](mailto:complaints@lloyds.com)**

Website **[www.lloyds.com/complaints](http://www.lloyds.com/complaints)**

# Important Information

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 or claim number (if allocated) to help your complaint to be dealt with speedily.

## Financial Ombudsman Service

You may be eligible to refer your complaint to the Financial Ombudsman Service. Their contact details are:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone: **0800 023 4567**

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman service.

You can contact the Legal Ombudsman Service at:

PO Box 6806

Wolverhampton

WV1 9WJ

Telephone: **0300 555 0333**

Website: [www.legalombudsman.org.uk](http://www.legalombudsman.org.uk)

Email: [enquiries@legalombudsman.org.uk](mailto:enquiries@legalombudsman.org.uk)

You can also register a complaint with the European Union's Online Dispute Resolution (ODR) Platform. Their website is <http://ec.europa.eu/consumers/odr/>.

The ODR will simply pass your complaint to the Financial Ombudsman Service.

## Financial Services Compensation Scheme

The insurers under this policy are covered by the Financial Services Compensation Scheme. You/an insured person may be entitled to compensation from the scheme if the insurer is unable to meet its liabilities under this insurance.

Further information is available from the:

Financial Services Compensation Scheme

10th Floor

Beaufort House

15 St Botolph Street

London EC3A 7QU.

Telephone: **020 7741 4100**

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

# Childcare & Business Combined Policy

## Detail of Cover

### Childcare Agencies

This policy is designed for both:

- Childminder Agencies registered with Ofsted to register, train, inspect and regulate childminders. It caters for those agencies registering both nannies and childminders either as a placement agency or as an agency that directly employs their childcarers.
- Staff agencies that specialise in providing childcarers. It caters for childcare staff placement agencies and childcare employment businesses.

<b>Property Damage</b>	
Buildings Cover	Available
Tenants Improvements Cover	Available
Contents Cover	Cover is automatically included at £5,000 and can be increased on request.
<b>Extensions</b>	
Additional Costs of Construction - Energy Efficiency	10% or £100K
Additional Statutory Costs	20% or £500K
Capital Additions	25% or £1M
Continuing Interest and Hire Charges	20% or £10K
Contract Works	£100,000
Deterioration of Refrigerated Stock	£500
Documents and Computer System Records	15% or £25K
Drains, Sewers and Gutters	20% or £25K
Exhibitions	20% or £50K
Fixed Glass, Mirrors and Signs	
(a) armoured, bent or other special glass or lettering or designs superimposed on glass	£500
(b) alarm foil	£500
any other loss	£2,500
Fixed Outside Equipment	£5,000
Further Investigation Costs	£5,000
Groundsman's Machines and Equipment	£1,000
Household Contents	£2,500
Landscaping Costs	20% or £25K
Loss Minimisation Expenses	£10,000
Loss of Metered Gas and Water	£25% or £25K
Officials' Personal Effects	£1,000
Participant Personal Effects	£250
Protection Equipment Expenses	£10,000
Sanitary Ware and Underground Service Pipes or Cables	20% or £25,000
Seasonal Increase	10% or £2,500

# Detail of Cover

## Childminder Agencies (continued)

Sheds and Shipping Containers	£2,500
Temporary Removal	10%
Theft Damage to the Buildings	£10,000
Theft of Fixed Fabric of the Building	20% or £50K
Theft of Keys	£2,500
Trace and Access	25% or £25K
Unauthorised Use of Electricity, Gas and Water	25% or £50K
<b>Employers' Liability</b>	£10,000,000.
<b>Extensions</b>	
Compensation for Court Attendance	£750 per day for you, any director or partner; £250 per day for employees
<b>Public and Products Liability</b>	Cover is automatically included at £5,000,000 and can be increased on request
Compensation for Court Attendance	£750 per day for you, any director or partner; £250 per day for employees
General Data Protection Regulations	£1,000,000
<b>Treatment Liability for Registered Providers (Available to Registered Providers)</b>	Cover is automatically included at £5,000,000 and can be increased on request
<b>Treatment Liability for Unregistered Providers (Available to Unregistered Providers)</b>	Cover is automatically included at £5,000,000 and can be increased on request
<b>Professional Indemnity</b>	Cover is automatically included at £500,000 and can be increased on request.
<b>Extensions</b>	
Compensation for Court Attendance	£750 per day for you, any director or partner; £250 per day for employees
Legal Representation	£50,000
Loss of or Damage to Documents	£50,000



# Detail of Cover

## Childminder Agencies (continued)

<b>Directors', Trustees' and Officers' Liability (optional)</b>	Available
<b>Extensions</b>	
Legal Representation	£50,000 if Directors', Trustees' and Officers' Liability cover selected
Pollution or Contamination Defence Costs	£50,000 if Directors', Trustees' and Officers' Liability cover selected
<b>Legal Expenses</b>	£100,000
<b>Extensions</b>	
Partnership Disputes	£25,000
<b>Portable Equipment</b>	Cover is automatically included at £1,000 and can be increased on request.
<b>Extensions</b>	
Overnight Theft From Vehicle	£1,000
<b>Equipment Breakdown</b>	£5,000,000
Additional Access Costs	£20,000
Anchor Location	£50,000
Away From Premises	£1,000,000
Business Interruption	£100,000
Computer Equipment	£500,000
Damage to Own Surrounding Property	£2,000,000
Debris Removal	£25,000
Energy Efficiency Improvements	25% or £25,000
Expediting Expenses	£20,000
Hazardous Substances	£10,000
Hire of Substitute Item	£10,000
Portable Equipment	£5,000
Public Authorities/Law or Ordinance	£5,000,000
Reinstatement of Data and Computer Increased Costs of Working	£50,000
Repair Costs Investigation	£25,000
Storage Tanks & Loss of Contents	£10,000

# Detail of Cover

## Childminder Agencies (continued)

<b>Business Interruption Section (optional)</b>	
Gross Revenue - 12 Months Maximum Indemnity Period	Available
<b>Extensions</b>	
Alternative Accommodation	Up to 20% of the Sum Insured on Buildings
Book Debts	£100,000
Compulsory Closure	£25,000
Contract Sites	£25,000
Dependent Children	£5,000
Documents and Computer System Records	£50,000
Essential Employees	£25,000
Exhibition Sites	£25,000
National Lottery	£10,000
Prevention of Access	Up to the Loss of Revenue or Increase in Cost of Working or Additional Increased Cost of Working (as applicable) sum insured.
Property in Transit	£25,000
Public Utilities - Damage at Premises of Utility Service Provider	£50,000
Public Utilities - Damage to Land Based Property - Failure of Supply	£50,000
Suspension of Employees	£5,000
<b>Loss of Registration Certificate (optional)</b>	
Loss of Registration Certificate	Available
Temporary Loss of Registration Certificate	Available
<b>Personal Accident (optional)</b>	
<b>Officials Personal Accident:</b>	
Death	£25,000
Loss of limb, loss of sight, hearing or speech, permanent total disablement	£25,000
Temporary Total Disablement per Week	£250
Medical Expenses per Week	15% of the Compensation
<b>Participants Personal Accident:</b>	
Death	Not Available
Loss of limb, loss of sight, hearing or speech, permanent total disablement	Not Available
<b>Operative Time:</b>	
Officials 24 Hour	

# Detail of Cover

## Childminder Agencies (continued)

<b>Money</b>	
Loss of Non-negotiable Money	£250,000
Loss of negotiable Money:	
In transit in personal custody of any official or in a bank night safe	Cover is automatically included at £2,500 and can be increased on request.
On the premises during business hours	£2,500
On the premises out of business hours contained in locked safe(s)	Cover is automatically included at £1,000 and can be increased on request.
On the premises out of business hours contained in coin-operated vending, gaming or amusement machines or payphones	£150
On the premises out of business hours not contained in locked safe(s)	£500
In the home of any official	£1,000
In a charity box under your control	£50
<b>Extensions</b>	
Additional Settings	£2,500
Credit Cards	£1,000
Officials' Personal Money	£300
Personal Effects	£1,000
Safes	£1,000
<b>Special Extension - Personal Assault</b>	
Death	£25,000
Loss of limb	£25,000
Loss of sight	£25,000
Permanent total disablement	£25,000
Temporary total disablement	£250 per week
<b>Employee Dishonesty (optional)</b>	
	Available
<b>Terrorism (optional)</b>	
Terrorism – Property Damage Available	Available
Terrorism – Business Interruption	Available
<b>Cyber (optional)</b>	
	Cover is available up to £100,000 Sum Insured
Cyber Liability	The maximum amount payable for each Extension for all claims in any one period of insurance is as follows:

# Detail of Cover

## Childminder Agencies (continued)

Data-Breach Expense	£5,000 if Cyber Liability & Data-Breach Expense is selected.
Computer System Damage, Data, Extra Cost and Business Income	£10,000 if Cyber Liability, Data-Breach Expense & Computer System Damage, Data, Extra Cost and Business Income is selected.
Cyber Crime	£15,000 if Cyber Liability, Data-Breach Expense, Computer System Damage, Data, Extra Cost and Business Income & Cyber Crime is selected.
<b>Trustees' and Officers' Financial Liability (optional)</b>	Cover is available up to £10,000 Sum Insured



## **Morton Michel**

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Arranged by **Morton Michel**

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