



# Join the National Childminding Association



Show your commitment to  
quality childcare



## Why join your professional association?

Almost 40,000 registered childminders in England and Wales already belong to the National Childminding Association, the only national organisation dedicated to home-based childcare.

Childminding is a unique job – looking after children is demanding in itself, but you're also managing your own business, undertaking training and staying on top of changes in childcare. NCMA can help in so many ways:

**Enhance** your career with NCMA training delivered by experts, with flexible learning options to suit your needs.

Get **support** from NCMA with a dedicated information line and access to the resources you need to run a successful business. You will also receive e-newsletters and Who Minds?, NCMA's bi-monthly member magazine absolutely free.

**Save** up to 50 per cent on NCMA products and publications with our

discounts for NCMA members. You can also get money off high-street stores, spas and theme parks with our exclusive members' discount website.





**Protect** yourself and your business with NCMA's enhanced legal insurance, including a 24-hour legal helpline and support with debt recovery.\*

NCMA offers immediate cover with its public liability insurance\*\* which is a requirement for all registered



childminders, and employer's liability insurance for childminders who employ an assistant, student or co-childminder.

Tailor-made home and car insurance for childminders is also available.

NCMA is keen to **promote** your work, giving you a respected voice at local, regional and national level, making sure that decision-makers understand the work that childminders do. As an NCMA member you can get involved by joining regional or national committees and making your voice heard.

\* Not available on all membership options. Full details of the legal service can be found at [www.ncma.org.uk](http://www.ncma.org.uk).

\*\* Underwritten by Royal & Sun Alliance Insurance plc.

## About the National Childminding Association

NCMA is the leading membership organisation and national charity for home-based childcare professionals. It has been supporting registered childminders since 1977, campaigning on their behalf and developing special products and services tailored to their needs.

By joining your professional association you'll be one of almost 40,000 registered childminders – nearly two-thirds of the registered childminders in England and Wales – gaining from all the benefits NCMA membership offers.

## Prices for NCMA membership

**Childminder membership.** If you are a registered childminder looking after children under 8, you can join NCMA as a childminder member for £67.50. You'll receive all the benefits of membership, and have the option of buying NCMA's public liability insurance for just £24.76.\*

**Renew and save.** You'll save at least £15.00 if you renew your membership next year as you won't have to pay the joining fee. You'll still be able to buy public liability insurance\* at NCMA's great rate, and if you join your local childminding group you'll save an extra £5.00.

\* Underwritten by Royal & Sun Alliance Insurance plc. Includes Insurance Premium Tax (IPT)

## Important information

If you have any questions, please call NCMA on 0845 880 0044.

The membership rates in this leaflet only apply to registered childminders. If you are an over-7s childminder or nanny call NCMA on 0845 880 0044.

NCMA membership is open to all those who agree to abide by the rules and policies of NCMA and will not bring NCMA into disrepute. Please allow 21 days for NCMA to process your application.

### Membership cooling-off period

If you change your mind within 7 working days of receiving your membership pack, we will give a full refund of the price paid for your membership, provided:

- you write to us requesting cancellation of the membership; and
- return your full membership pack to NCMA within 7 working days (beginning on the day after you received your pack). Please note that you will be responsible for the cost of returning your membership pack to us.

### Public Liability Insurance\*\* cooling-off period

There is also a 21-day cooling-off period during which you can cancel your public liability insurance.\*\* If you are not happy with your policy, you may cancel it within 21 days by:

- writing to us to request cancellation of the policy; and
- returning all certificates and other documentation.

Provided that there has not been (and will not be) an incident or a claim made for this period and you return all certificates and other documentation to us, a refund of the premium paid will be made no later than 30 days from the date on which we receive your notice of cancellation (please note that we reserve the right to deduct a reasonable admin charge, and a sum proportionate to the number of days cover you have had). Please note that you will be responsible for the cost of returning your documents to us.

\*\* Underwritten by Royal & Sun Alliance Insurance plc.

# NCMA membership Application form

Call NCMA on  
0845 880 0044  
to join today!



# Membership application form

Prices valid until 31 March 2012

## How to apply

Either fill in the form below and post to: NCMA, Membership Services, Royal Court, 81 Tweedy Road, Bromley, Kent, BR1 1TG, or apply online at: [www.ncma.org.uk/join](http://www.ncma.org.uk/join). To join over the phone using a credit card, call 0845 880 0044. Lines are open between 8.30am and 5.00pm Monday to Friday.

## NCMA membership

I would like NCMA **childminder** membership at £67.50 for 12 months (includes first-year joining fee of £15.00)

**plus** public liability insurance at £24.76 inclusive of IPT for 12 months.\*

**Total including public liability insurance £92.26**

## Payment details

I enclose a cheque/postal order, made payable to NCMA, for £ \_\_\_\_\_

I would like to pay by credit card by entering my details below. Alternatively, you can call 0845 880 0044. Lines are open between 8.30am and 5.00pm Monday to Friday.

### Card number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Card security code** (Last 3 digits on the card signature strip)

--	--	--

**Start date** (MM/YY)

--	--	--	--

**Expiry date** (MM/YY)

--	--	--	--

**Issue number** (if applicable)

--	--

**Visa**

**Visa Debit**

**Mastercard**

**Maestro**

**Card holder's name** (if different from personal details overleaf)

\* Arranged by NCMA, Royal Court, 81 Tweedy Road, Bromley, Kent, BR1 1TG. Authorised and regulated by the Financial Services Authority (No. 310339) and underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority.

# Personal details

PLEASE COMPLETE IN CAPITALS

**Title** (Miss/Mrs/Ms/Mr/Other) \_\_\_\_\_ **Registration number\*** \_\_\_\_\_

\* Your membership and insurance will not be valid unless you can provide a current Ofsted/CSSIW registration number. If you fail to provide us with your registration number within 60 days of joining, your membership and insurance will be invalid.

**First name** \_\_\_\_\_

**Last name** \_\_\_\_\_

**Address** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**City/county** \_\_\_\_\_

**Postcode** \_\_\_\_\_

**Telephone** (including code) \_\_\_\_\_

**Mobile number** \_\_\_\_\_

**Email address** \_\_\_\_\_

**Date of birth** \_\_\_\_\_

**Signed** \_\_\_\_\_ **Date** \_\_\_\_\_

## Start date

You can delay the start of your membership and insurance by up to eight weeks. If you do not specify a start date below, cover will begin from the date we process your application.

**Start date:** \_\_\_\_\_

Please return your form to NCMA, Membership Services,  
Royal Court, 81 Tweedy Road, Bromley, Kent BR1 1TG.

For office use

If you are taking out NCMA public liability insurance, underwritten by Royal & Sun Alliance Insurance plc please complete the insurance declaration overleaf and read the policy summary at the back of this leaflet.

# Keeping in touch

At NCMA we look after your details carefully and what we collect helps us provide you with services. It also helps us better understand what you need from us. We use the information you give us to offer you products and services that we think you will find useful. Of course, you're welcome to ask us what information we're holding about you, any time you like.

Let us know how you'd like to hear from us by ticking the boxes below. We'll only be in touch when we've got news or special offers for you.

NCMA email newsletter – news and information on childcare issues, NCMA membership and special offers (email address required).

Special offers and information from NCMA.

We would like to share your information with selected third parties so that they may send you information about their products and services by post, telephone and email. If you agree to your information being shared in this way, please tick the box.

---

## Public liability insurance declaration

**This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information before signing.**

### Important notice concerning disclosure

It is your duty to disclose all material facts. A material fact is one that would influence our judgement in the consideration of your proposal. If you are in any doubt as to whether a fact is material please contact your usual advisor.

I/We declare that the statements and particulars contained in the proposal are true and that I/we have not mis-stated or suppressed any material facts.

I/We agree that this proposal together with any other information supplied by me/us shall

form the basis of any contract of insurance effected thereon.

I/We undertake to provide details of any material alteration to these facts occurring before completion of the contract. In the context of this application, the applicant agrees the Intermediary (which the applicant has appointed to advise in relation to this policy) is acting on behalf of the applicant and not as an agent of the Insurer.

RSA will treat your personal information fairly and lawfully in accordance with the Data Protection Act 1998.

## Declaration

- A. I declare that I am registered as a childminder with **Ofsted/CSSIW** (delete as necessary)
- B. That neither I, nor my partner/spouse, have ever been convicted or charged (but not tried) with a criminal offence arising from injury or threat of injury to any person.
- C. Have you had any claims/incidents in the last 5 years? If so, please provide details.

Signed \_\_\_\_\_ Date \_\_\_\_\_

# Public Liability (and Employer's Liability) Policy Summary

## Royal & Sun Alliance Insurance plc Policy No: RTT 161353

This policy is an annually renewable Public Liability Insurance, underwritten by Royal & Sun Alliance Insurance plc. The information given in this document is only an outline of the cover provided. For full terms and conditions of the cover, please refer to a copy of the policy document which is available on request by contacting NCMA's Insurance Department (see below). The terms and conditions below will apply only to members of the National Childminding Association (NCMA). Please note the differences of cover provided to the three types of membership – Registered Childminder; Over-7s Childminder and Nanny.

A block policy has been arranged for members of NCMA who are either Registered Childminders; Over-7s Childminders who have had a satisfactory enhanced Criminal Records Bureau disclosure; or Nannies who have had a satisfactory enhanced Criminal Records Bureau disclosure.

The Childcarers will be insured against legal liability for accidents to the children in their care and for damage that the children might do to a third party's property.

The insurance, underwritten by Royal & Sun Alliance Insurance plc, provides an indemnity (limit £5,000,000) for all sums which a Childcarer may become legally liable to pay for damages, awarded in a civil action together with legal costs and expenses and solicitor's fees (with the consent of the company).

No admission of liability or payment or promise should be made.

If you employ someone e.g. assistant, volunteer, student etc, you must, by law, arrange employer's liability cover and display an employer's liability certificate for which there will be a fee. Call 0845 880 0044 to request one.

## Number of children covered

### (1) Registered Childminder

The policy provides inclusive cover for Registered Childminders who may care for children over 7 years of age as well as children under 8. The number of children covered under the policy in the care of the Registered Childminder is the number of under-8s the Registered Childminder is registered to care for (please refer to your registration certificate for number and ages). In addition, cover is provided for children from 8 to 15 years of age. The maximum number of children the policy will cover is 12. If two Registered Childminders work together, the maximum number must not exceed 18 in total.

### (2) Over-7s Childminder

The maximum number of children covered under the policy in the care of the Over-7s Childminder should not exceed six children aged 8 to 15 years.

### (3) Nanny

The maximum number of children covered under the policy in the care of the Nanny should not exceed six children aged 0 to 15 years.

### When babysitting

For all types of childcarer, a maximum of six children between the ages of 0 and 15. Extensions can be made by contacting NCMA.

## Cover provided

The cover under the policy can be summarised as follows:

Legal liability for or arising out of:

- Accidental injury (including death) of any person in the care of the Insured Childcarer (including costs and expenses incurred in defending any matter forming such claim).
- Accidental loss or damage caused to a third party or the property of the third party in the course of their childcare activities.
- Nuisance or trespass.
- Accidental injury caused by the incorrect application of first-aid treatment.
- Administering medication/treatment (provided written parental permission has been obtained).
- Children being left in the care of another adult during an emergency.
- Damage to property including childminded children's property. Subject to an excess £50.00 in respect of childminded children's property. (1)
- Exhibitions, crèches, meetings and outings run for, and on behalf of, Registered Childminders. (1)
- Registered Childminders operating from a British Armed Forces base outside the UK. (1)
- Accompanying parents on holiday abroad. (3)
- Babysitting children in the family's home providing you have completed an NCMA Babysitting Checklist (available from [www.ncma.org.uk](http://www.ncma.org.uk)) and had it signed by the children's parents to show you've carried out a risk assessment of the house and have sufficient information about the children and how to contact the parents in an emergency.

## Extensions to the policy

- Legal cost of defending civil actions arising out of the above.
- Motor contingency liability.
- Member-to-member indemnity.
- Employer's liability cover (see note opposite). Limit £10 million in any one event inclusive of all costs.

(1) (2) only on request and only applicable to Childminders.

## Key Exclusions to the public liability insurance policy

Arising out of:-

- Ownership possession or use of any motor vehicle or water-borne craft
- Abuse or physical punishment carried out by the insured member.
- Loss of or damage to the Insured member's own property, or property in their custody or control.
- Bodily injury to or death disease or illness of the Insured member's own children.
- Children's property in the care of the an over 7s childminder or nanny
- The employer's property. (applicable to nannies only)
- The first £50 of any claim arising out of loss or damage to childminded children's own property

N.B. This is not a complete list of exclusions under the Public Liability Insurance Policy but only those relating to the most frequently asked questions. A full list of policy exclusions can be found in the policy wording, a copy of which is available upon request.

## Reporting accidents

If a child in your care has an accident it must be reported to NCMA immediately if attention by a medical professional has been sought or if it may result in a claim (regardless of whether a claim is currently being made against you). You can report it in the same way as making a claim.

## Making a claim

If you wish to make a claim, you can:

- write to: Insurance Department, NCMA, Royal Court, 81 Tweedy Road, Bromley, Kent BR1 1TG.
- call: 0845 880 0044. Lines are open between 8.30am and 5.00pm Monday to Friday.
- email: [insurance@ncma.org.uk](mailto:insurance@ncma.org.uk).

# Other important information

## Law applicable to the Policy

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of this Insurance shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

## Complaints procedure

NCMA and Royal & Sun Alliance Insurance plc aim to provide you with a first-class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right. If you have a complaint about your public liability insurance, in the first instance contact NCMA to raise your concerns by calling 0845 880 0044 or emailing [insurance@ncma.org.uk](mailto:insurance@ncma.org.uk).

## Cancellation policy

No refunds can be given on insurance products, although there is a 21-day cooling-off period during which you can cancel your public liability insurance and receive a full refund subject to no claims/incidents on receipt of returned documents.

## Complaints process

If your complaint is against Royal & Sun Alliance plc alone, NCMA will pass your complaint to their nominated contact within 24 hours. This will also happen if NCMA believes that it cannot resolve your complaint without the involvement of Royal & Sun Alliance plc or there is any query relating to the complaint. The complaints procedure of Royal & Sun Alliance plc will

then apply. If your complaint is not resolved or you are not happy with our response and the course of actions proposed, you can progress your complaint to our Customer Relations Office. A separate investigation will then be carried out in an attempt to resolve your complaint and a final response issued. However, if resolution is not possible they will issue a response within eight weeks of your original complaint:

Customer Relations Office, RSA,  
Bowling Mill, Dean Clough Industrial Park,  
Halifax HX3 5WA  
Tel: 0800 1076160  
Fax: 01422 325146  
E-mail: [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

## If you are still not satisfied

If you are still not satisfied, NCMA and Royal & Sun Alliance Insurance plc are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

Financial Ombudsman Service  
South Quay Plaza, 183 MarshWall,  
London E14 9SR  
Tel: 0845 0801800  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Arranged by NCMA, Royal Court, 81 Tweedy Road, Bromley, Kent, BR1 1TG. Authorised and regulated by the Financial Services Authority (No. 310339) and underwritten by Royal & Sun Alliance Insurance plc

(No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority.

For more information, please contact:

NCMA

Royal Court

81 Tweedy Road

Bromley

Kent BR1 1TG

Tel: 0845 880 0044

Email: [info@ncma.org.uk](mailto:info@ncma.org.uk)

**[www.ncma.org.uk](http://www.ncma.org.uk)**

This leaflet was produced by NCMA in November 2011.

Copyright © NCMA 2011

Whilst every effort has been taken to ensure that the information provided is accurate and up to date, NCMA will not be held responsible for any loss, damage or inconvenience caused as a result of any inaccuracy, error or omission. To access the most up to date information on home-based childcare please visit the Ofsted website at [www.ofsted.gov.uk](http://www.ofsted.gov.uk)

We authorise users to view and download NCMA's materials only for personal, non-commercial use. You must keep the copyright, trademark or other notices contained in the original material on anything that you download and these should not be altered in any way. Materials should not be reproduced without the prior written consent of NCMA. Materials should not be altered or used in a misleading context.

MSL1 11/11

