



## Join NCMA Quality Start

Guidance and support for your  
first steps into childminding





## Why join your professional association?

Nearly 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:

**Develop** your career with NCMA training delivered by experts; quality improvement schemes to make the most of your practice; and childminding networks offering support for childminders and families.

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 Who Minds?, NCMA's bi-monthly membership 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 NCMA saver – our exclusive members' discount voucher website.





**Protect** yourself as a childminder with NCMA's legal support and insurance. NCMA has an emergency legal helpline for immediate legal support, and free legal advice for members too.\*

NCMA offers 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 voice at local 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.

As a Quality Start member, also included in your membership package is:

- An introduction to your local childminding group
- A pack of NCMA Childminding Contracts
- A pack of NCMA Child Record Forms
- An NCMA Accounts Book
- An NCMA Attendance Register
- An NCMA Accident, Incident and Medication Record Folder
- A fire blanket

Plus an attractive, lockable case to keep your childminding documents secure. Better still, all of these benefits are covered by your start-up grant, so you don't have to spend a penny!

\* 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 national charity and membership organisation representing professional home-based childcare. 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 over 40,000 registered childminders gaining from all the benefits NCMA membership offers.



## Benefits of Quality Start

Most newly registered childminders are eligible for a start-up grant from their local authority. To support this, NCMA has devised a comprehensive package of resources, insurance and NCMA membership to get you started in your new childminding career.

To become an NCMA Quality Start member, complete the application form opposite, making sure that your local authority has stamped and signed it, and send it to NCMA.

## Important information

If you have any questions, please 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 Quality Start membership

## Application form



Print out  
and post back to:  
Membership Services,  
NCMA,  
Royal Court,  
81 Tweedy Road,  
Bromley, Kent  
BR1 1TG.



# Personal details

PLEASE COMPLETE IN CAPITALS

I would like to join NCMA and take advantage of the Quality Start scheme

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

\* Without an Ofsted/CSSIW registration your NCMA membership and insurance is not valid, and will not be accepted without evidence that registration exists. In addition, membership and insurance will cease to be valid if Ofsted/CSSIW registration is withdrawn.

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

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

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

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

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

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

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

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

## Qualifications

Please tell us about any childcare qualifications you hold or any other qualifications at A-level or higher.

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

## Start date

I would like my NCMA membership and insurance to commence from: \_\_\_\_\_

(If no date is entered, the start date will be when this form is received by NCMA).

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

For office use

**As your Quality Start package includes 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.**

# NCMA membership and insurance documentation

The Quality Start file case is delivered by parcel courier and is sent out once your Quality Start application has been processed. If you have not received your Quality Start pack within 21 days of mailing your application to NCMA please call 0845 880 0044.

**Send your completed form to: Membership Services, NCMA, Royal Court, 81 Tweedy Road, Bromley, Kent, BR1 1TG.**

**Please ensure your local authority has stamped and signed the form below before posting.**

Local authority name and address

Local authority's authorisation signature



# 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).
- SMS (text) messaging – alerting you to new offers and opportunities (mobile number 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.

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## 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 Employers' 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. NCMA operates exclusively with Royal & Sun Alliance Insurance plc for public liability insurance. 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 wording which is available in the My NCMA area of [www.ncma.org.uk](http://www.ncma.org.uk). 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; or Nannies. Public liability insurance and employer's liability insurance will not be valid unless you can provide a current registration number with Ofsted or the Care and Social Services Inspectorate Wales (CSSIW). If you fail to provide us with your registration number within 90 days of commencement of the policy, your membership and insurance will be invalid.

The Childcarers will be insured against legal liability for accidents to any third party including 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 £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 RSA).

No admission of liability or payment or promise should be made. Upon written request a breakdown of the insurance premium can be provided.

### Employers' Liability

If you employ someone e.g. assistant, volunteer, student etc, you must, by law, arrange employers' liability cover and display an employers' liability certificate for which there will be a fee. Call 0845 880 0044 to request one. Should you purchase employers' liability insurance you are required to provide the Employer Reference Number (ERN), commonly referred to as the "Employer PAYE Reference" if you pay any individual employee more than £116 per week/£503 per month.

Employers' Liability insurance is available upon request upto £10,000,000 inclusive of costs.

### Number of children covered

#### (1) Registered Childminder

The policy provides 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 (only applicable in England).

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 17 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.

### Babysitting

Babysitting children in the family's home is included provided that 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. Maximum of six children between the ages of 0 and 15. Extensions can be considered by contacting NCMA.

### Cover provided

The cover under the policy can be summarised as follows:

Legal liability for or arising out of:

- Accidental injury to a third party including children in the care of the insured childcare provider or loss or damage caused to the property of a third party in the course of their childcare activities.
- Nuisance or trespass.
- 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. Exhibitions, crèches, meetings and outings run for, and on behalf of, Registered Childminders.
- Registered Childminders operating from a British Armed Forces base outside Great Britain, Northern Ireland, Channel Islands and the Isle of Man.
- Nannies accompanying parents on holiday outside the parents country of residence.

### Extensions to the policy

- Motor contingency liability.
- Member-to-member indemnity.

### Key Exclusions to the public liability insurance policy

Arising out of:-

- Ownership possession or use of any motor vehicle or water-borne craft
- Abuse 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. (Applicable to nannies only.)
- 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 in the My NCMA area of [www.ncma.org.uk](http://www.ncma.org.uk).

### 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.
- 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.

## Cancellation policy

No refunds can be given on membership or insurance products, although there is a 21-day cooling-off period, which commences from the start date of your policy, 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 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).

## Complaints process

If your complaint is against Royal & Sun Alliance Insurance 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 Insurance plc or there is any query relating to the complaint. The complaints procedure of Royal & Sun Alliance Insurance

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 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 contact details:  
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)

## What to do 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 on behalf of NCMA, authorised and regulated by the Financial Services Authority (No. 310339). Registered in England and Wales at Royal Court 81 Tweedy Road, Bromley, Kent, BR1 1TG.

Underwritten by Royal & Sun Alliance Insurance plc (No. 93792) 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)**

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