



**Become an NCMA over-7s
childminder member**

**Show your commitment
to quality childcare**





Why join your professional association?

Over 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, and have access to NCMA factsheets to help you run your business.

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

discounts for NCMA members. You can also access NCMA'saver – a website dedicated to giving you money off big-name brands and attractions, including safety equipment, toys and even weekend breaks.

Protect yourself as a childminder with NCMA's legal support and insurance. NCMA has an emergency 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, car, breakdown and toy library insurance for childminders is also available.

NCMA is keen to **promote** your work, giving you a 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.

* Underwritten by Royal & Sun Alliance Insurance plc.



What's different about over-7s childminders?

Over-7s childminders care exclusively for children aged 8 and over. They are self-employed and usually work in their own homes. Over-7s childminders aren't required by law to be registered or inspected. However, NCMA requests its over-7s childminder members join the voluntary part of the Ofsted Childcare Register (England) or Childcare Approval Scheme (Wales).

Parents using an over-7s childminder on the voluntary Ofsted Childcare Register will be able to apply for the childcare element of the Working Tax Credit, and can receive tax benefits on childcare vouchers.

Take the professional approach

As a member of NCMA, we will support you in providing the best-quality childcare, including advice and information on:

- taking a professional approach to caring for children in the home
- managing children's behaviour
- promoting equality of opportunity
- maintaining confidentiality
- promoting children's learning and development
- working in partnership with parents
- keeping children safe
- knowing about nutrition
- how to seek support when necessary.

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.



Demonstrate your safety

Safety is always a prime concern for parents and NCMA requires that you have an enhanced Criminal Records Bureau (CRB) disclosure – the most stringent check available – to help demonstrate to parents your suitability to care for their children.

NCMA only welcomes over-7s childminders who are registered on the voluntary part of the Ofsted Childcare Register (England) or the Childcare Approval Scheme (Wales) and who have a clear, enhanced CRB disclosure. If you need more information on registration or CRB checks, call NCMA on 0845 880 0044.



Important information

If you have any questions, please call NCMA on 0845 880 0044. Please return your form to Membership Services, NCMA, Royal Court, 81 Tweedy Road, Bromley, Kent BR1 1TG.

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

If you change your mind within 14 days of payment and return your full membership pack to NCMA, a full refund will be given. There is also a 21-day cooling-off period during which you can cancel your public liability insurance.*

* Underwritten by Royal & Sun Alliance Insurance plc

NCMA over-7s childminder membership Application form

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



Personal details

PLEASE COMPLETE IN CAPITALS

Title (Miss/Mrs/Ms/Mr/Other) _____

First name _____

Last name _____

Address _____

City/country _____

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

Your NCMA membership can start on the 1st or 15th of the month. Please indicate your preference below

1st **15th** **month**

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. Let us know how you'd like to hear from us by ticking the boxes below.

- NCMA email newsletter – news and information on childcare issues, NCMA membership and special offers (email address required).
- Special offers and information from NCMA.
- Special offers and information from carefully selected NCMA partners.
- 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

Please complete and return this section if you are taking out NCMA public liability insurance, underwritten by Royal & Sun Alliance Insurance plc.

Important notice concerning disclosure

It is your duty to disclose all material facts to Underwriters. A material fact is one that may influence an Underwriter's judgement in the consideration of your proposal. If your proposal is a renewal, it is likely that any change in facts previously advised to Underwriters will be material and such changes should be highlighted. If you are in any doubt as to whether a fact is material you should disclose it.

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 inform Underwriters of any material alteration to these facts occurring before completion of the contract of insurance.

I/We agree your Intermediary is an agent acting on your behalf and not an agent of RSA.

A copy of the proposal should be retained by you for your own records.

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

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.

A. I declare that I am registered as an over-7s childminder with **Ofsted/Childcare Approval Scheme Wales** (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.

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) 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.
- email: 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.

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 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

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

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, 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

www.ncma.org.uk

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