

# 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.
- 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.

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

There is 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.

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.