

Public Liability And Employers' Liability Insurance Policy Summary

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

This policy is only valid if you are in receipt of your registration certificate and are working within the requirements of your registration

This policy is an annually renewable Public Liability insurance, underwritten by Royal & Sun Alliance Insurance plc. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.

A block policy has been arranged for members of Scottish Childminding Association (SCMA) who are Registered Childminders.

The Registered Childminder will be insured against legal liability arising out of accidental injury (including death) to any third party including children in their care or loss or damage caused to the property of any third party. The insurance, underwritten by Royal & Sun Alliance Insurance plc, provides £5,000,000 for all sums which a Registered Childminder may become legally liable to pay for damages, awarded in a civil action together with legal costs and expenses and solicitor's fees (incurred with their consent).

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

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. Call 01786 445377 (Option 1) to request a certificate. You are required to tell SCMA 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 cover is available upon request up to £10 million inclusive of all costs.

Number of children:

Cover is provided for the number of children for whom the Childminder is registered (please refer to your registration certificate for numbers and ages). The maximum number of children the policy will cover is 12. If two Registered Childminders work together the maximum number of children is 18.

Babysitting

Babysitting children in the family's home is included provided that you have completed an SCMA Babysitting Checklist (available from www.childminding.org) 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 SCMA.

The cover under the policy can be summarised as follows -

SUCH LEGAL LIABILITY ARISING FROM:

- Accidental injury to a third party 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.
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- 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.

EXTENSIONS HAVE BEEN ARRANGED FOR:

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

Key Exclusions to the public liability 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.
- 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 SCMA 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, SCMA, 7 Melville Terrace, Stirling, FK8 2ND
or call 01786 445377.

Important Information

Law applicable to the Policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your policy documentation.

Complaints

SCMA & Royal & Sun Alliance Insurance plc aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, you should initially contact SCMA, 7 Melville Terrace, Stirling, FK8 2ND or by calling 01786 445377 option 1. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact the Customer Relations Office at the address below.

Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Estate
Halifax
HX3 5WA

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.