

THIS IS AN IMPORTANT DOCUMENT. PLEASE KEEP IT IN A SAFE PLACE

PUBLIC LIABILITY INSURANCE TERMS AND CONDITIONS

Royal and Sun Alliance - Public Liability Insurance 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 given in this document is only an outline of the cover provided. For full terms and conditions, please refer to the policy document which is available on request by contacting SCMA (see details below)

The terms and conditions below will apply only to Registered Childminders who are members of the Scottish Childminding Association.

A block policy has been arranged for Registered Childminders who are members of the Scottish Childminding Association or the National Childminding Association and applies whilst such Registered Childminders have children in their care. The Registered Childminders will be insured against 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 plc, provides an indemnity (limit £5,000,000) for all sums which a Registered Childminder may become legally liable to pay in compensation for damages, awarded in a civil action together with legal costs and expenses and solicitor's fees (with the consent of the company).

The number of children covered is:

The number of under 16's for whom the Registered 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 are working together, the maximum number must not exceed 18 in total.

The cover under the policy can be summarised as follows - SUCH LEGAL LIABILITY ARISING FROM:

- Accidental injury (including death) of any person in the care of a Registered Childminder. (Including costs and expenses incurred in defending any matter forming such claim).
- Legal cost of defending civil actions arising out of the above.
- Accidental loss or damage to caused to a third party or the property of the third party in the course or their childminding activities.
- Accidental loss of, or damage to, childminded children's property up to the value of £1000. Subject to an excess of £50.00.
- Nuisance and trespass.
- Toys on loan from toy libraries/local authorities up to £1000.
- In the case of accidental injury caused by the incorrect application of first aid treatment.
- Children being left in the care of another adult during an emergency.
- Administering medication/treatment (provided written parental permission has been obtained).
- Exhibitions, crèches, meetings and outings run for, and on behalf of, Registered Childminders.

EXTENSIONS HAVE BEEN ARRANGED FOR:

- Motor contingency liability.
- Member to member indemnity.

EXCLUSIONS TO THE POLICY

- Abuse and physical punishment carried out by the insured.
- Loss of or damage to the Childminder's own property, or in the childminders custody or control.
- The Childminder's own children.
- The Childminder's home and personal contents.
- The Childminder's own vehicle.
- Injury to employees where the Childminder is required to arrange motor insurance or security in accordance with any road traffic legislation.
- Pollution or contamination.
- Asbestos.

Please Note:

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

If an accident occurs you will need to make a report to your insurance company, so please contact SCMA for an accident report/claim form.

The address to write to is:

**Scottish Childminding Association,
7 Melville Terrace,
Stirling
FK8 2ND**

Telephone: 01786 445377

Enquiries about all SCMA insurance schemes should be made to this telephone number and NOT to the Helpline.

COMPLAINTS PROCEDURE – Regarding your Public Liability Policy

We 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.

SCMA's complaint process

Initially contact us to raise our concerns with:

**Scottish Childminding Association,
7 Melville Terrace,
Stirling
FK8 2ND
Telephone: 01786 445377**

If your complaint is against Royal & SunAlliance Insurance Plc alone, SCMA will pass your complaint to their nominated contact within 24 hours. This will also happen if we believe that we cannot resolve your complaint without the involvement of Royal & SunAlliance Insurance Plc or there is any query relating to the complaint. The complaints procedure of Royal & SunAlliance Insurance Plc will then apply.

If your complaint is not resolved, or your are not happy with the response and course of action proposed by Royal & SunAlliance Insurance Plc, you can progress your complaint to Royal & SunAlliance Insurance Plc Customer Relations Office which will carry out a separate investigation to attempt to resolve your complaint and will issue a final decision. This office can be contacted at:

Customer Relations Office
Royal & SunAlliance Insurance plc
Dean Clough Industrial Park
Bowling Mill
Halifax
HX3 5WA
Telephone: 01422 325060
Fax: 01422 325146
Email: Customerrelationsoffice@uk.royalsun.com

What to do if you are still not satisfied?

If you are still not satisfied SCMA and Royal & SunAlliance Insurance Plc are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service. You may be able to refer your complaint to them. However, the Financial Ombudsman Service will not adjudicate on any cases where legal action has commenced or where a final decision has not been issued. You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone: 0845 080 1800
Email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Timescales

We will acknowledge your complaint within five business days of it having been received by us and we will issue you with our final decision letter within eight weeks.

Your rights

Your rights as a customer to take legal action remain unaffected by the existence, or use, of any complaint procedures referred to above.

YOU ARE ADVISED TO CHECK WITH YOUR HOME CONTENTS AND CAR INSURERS TO MAKE SURE YOU HAVE THE CORRECT COVER FOR YOUR CHILDMINDING ACTIVITIES.

If you employ another person you must display an employer's liability certificate. Please contact SCMA to have your policy amended to include employers liability cover and to obtain a certificate.