

Public Liability Insurance

Extension and clarification on the use of tools

We are aware that some SCMA members, who hold Public Liability Insurance (PLI) with us, have raised some enquiries regarding the use of tools in their childminding setting, as part of outdoor play activities.

As a result, and to ensure that your PLI meets your needs, we have re-visited this matter with our insurance underwriters, who have advised that they are able to extend and clarify their current cover regarding the use of tools as part of childminding activities.

To give you added flexibility, we have been advised that your PLI with SCMA will cover the use of children's hand tools, providing the following are implemented:

- the tools must be specifically designed and manufactured for use by children and used in accordance with the manufacturer's guidance along with any appropriate safety equipment, and this includes any recommended age restrictions.
- the childminder must fully supervise the children at all times.
- the tools can only be used in connection with a children's activity.
- a risk assessment covering the use of the tools must be completed in advance by the childminder.
- parental consent must be obtained by the childminder, to ensure permission is granted for their child to use the tools. Consent must be kept safe and retained on file.

The use of adult hand tools and/or any power tools by children is strictly forbidden and is not covered by your PLI.

[CLICK HERE](#) to read more about PLI from SCMA.

[CLICK HERE](#) to read our Frequently Asked Questions about your PLI.