



Public Liability Insurance only **£37** for SCMA members

Childminders are required to hold valid Public Liability Insurance (PLI).
With SCMA, you can be assured that our PLI is designed specifically for childminders in Scotland.

It's essential that you hold valid PLI to protect your childminding business against legal costs and compensation payments that may result from injuries or property damage of your minded children.

- ✓ **Public Liability Insurance**
provides **£10,000,000** to cover damages, legal costs and expenses
- ✓ **Employers Liability Insurance**
essential for childminding assistants, at no extra charge from SCMA
- ✓ **Babysitting Cover**
babysit children in their own family home. Procedures apply*
- ✓ **Loss or damage to third party property**
limit of **£10,000,000**
- ✓ **Loss or damage to minded children's property**
limit of **£10,000,000**
- ✓ **Contingent Motor Liability**
remember this does not replace your standard car insurance
- ✓ **Outings, crèches and other meetings**
cover for all childminding events, outings and activities



Give SCMA a call
01786 445377

See below for your policy summary...

Your Public Liability and Employers' Liability Insurance Policy Summary

Royal & Sun Alliance Insurance plc.

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 £10,000,000 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 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 £113 per week/£490 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.

A Registered Childminder may also care for children aged seventeen years, or up to twenty five years of age if assessed as having Special Educational Needs and Disabilities.

Babysitting*

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

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.
- 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 (please be aware under contingent motor liability section that cover in respect of loss of or damage to property conveyed in such vehicle is excluded other than loss of or damage to the personal effect of a minded child subject to a maximum limit of indemnity of £750 any one event as stated on schedule.)

- Member-to-member indemnity.
- Professional indemnity, the maximum payable under this extension of cover will be £50,000 in respect of any one claim. Cover against financial loss sustained by a third party as a result of incorrect professional advice or services provided for a separate fee over and above the usual charges and/or earnings of a Registered Childminder for advice given as an integral part of your business. Professional indemnity up to £100,000 any one claim and in the aggregate may be available upon request.

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**.

Other important information

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

SCMA 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 SCMA to raise your concerns by writing to Insurance SCMA, 7 Melville Terrace, Stirling, FK8 2ND or by calling 01786 445377.

Complaints process

If your complaint is against Royal & Sun Alliance Insurance plc. alone, SCMA will pass your complaint to their nominated contact within 24 hours. This will also happen if SCMA believes that it cannot resolve your complaint without the involvement of Royal & Sun Alliance Insurance plc. or there is any query relating to the complaint. The complaints procedure of Royal & Sun Alliance Insurance 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 the 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** Email: crt.halifax@uk.rsagroup.com