

Important Renewal Information

Your membership and insurance is now due to renew.
Please read the following information carefully.

Insurance

From 1 April 2022, all qualifying new and renewing members of SCMA will benefit from being automatically covered under SCMA's Practitioner Insurance policy while they hold a valid membership.

What does this mean for me?

If you have previously purchased insurance through SCMA and this is due for renewal alongside your membership, there is no need to renew that policy. When you renew your membership with SCMA you will automatically be covered under SCMA Practitioner Insurance which covers SCMA and all its members under one policy.

If you have not previously purchased your insurance through SCMA and your membership is due for renewal now, when you renew your membership, you will automatically be covered under SCMA Practitioner Insurance which covers SCMA and all its members under one policy.

It is your responsibility to ensure that the insurance provided under your SCMA membership meets the needs of your business before you cancel or elect not to renew your current insurance policy.

What do I need to do to be automatically covered under SCMA's policy?

In order to be automatically covered, you do need to be able to confirm the following statements. If you cannot confirm these, then please contact us immediately before renewing your membership on **01786 445377**:

- You comply with the terms and conditions of your registration, and you have implemented all requirements made by the registering authority.
- You only carry out the following standard childminding activities: caring for children aged between 0-17 years in your own home/registered premises, attending childminding/parent and toddler groups and activities, day trips and outings in the UK, pick-ups and drop-offs, overnight care, babysitting, caring for children with additional needs.
- Where you work with assistants to provide childminding services, they are registered and approved by your registering authority if required.
- You have never had an application for registration refused, or a registration suspended or terminated by any registering authority.

**You must take reasonable care that, to the best of your knowledge,
the information you have provide is accurate.**

Who are the insurers under the SCMA policy?

Covea Insurance plc is the insurer under the SCMA policy except under the Legal Expenses Section, where the insurer is HDI Global Specialty SE. The legal Expenses Section of the policy is administered by ARAG plc on behalf of the insurer HDI Global Specialty SE.

What am I covered for under the SCMA policy?

The below table indicates what you will be covered for under the SCMA insurance policy:

	Limit	SCMA Member
Public and Products Liability	£10,000,000	✓
Employers' Liability	£10,000,000	✓
Professional Indemnity	£100,000	✓
Legal Expenses	£100,000	✓
Childminder Contents	£1,000	✓
Property Damage	£1,000	✓
Loss of Revenue	£20,000	✓
Temporary Suspension of Registration Certificate	£2,500	✓

In addition to the above covers you also benefit from the following helplines:

- Counselling Assistance
- Crisis Communication
- Identity Theft Resolution
- Legal and Tax Advice
- Redundancy Assistance

Please read the [POLICY SUMMARY](#) and the full [POLICY WORDING](#), which contains the full terms and conditions, for more information on the cover provided under the SCMA Policy.

Your Payment Options

You can choose to renew your membership online (via the [Membership Dashboard](#)) or by phone, with a one-off payment using a debit or credit card, or through our affordable payment plans. We are not able to accept cheques or postal orders.

If you choose to pay via Direct Debit, you'll never have to worry about losing your membership benefits or discounts. Each year we will send you advance notice of your new membership fee before renewing your plan.

Login to [Membership Dashboard](#), the secure membership area to renew your membership, and choose your preferred method of payment. You will need your membership number and your password. It's important to login to renew so that you pay the correct premium and renew your existing membership, and not accidentally create a new account.

Alternatively, you can call SCMA on **01786 445377** to renew your membership. Our phone lines are open Monday to Friday, 8.30am - 4.30pm.

By choosing to purchase membership from SCMA you agree to abide by our terms and conditions, which you can find at [childminding.org/terms](#). For your own benefit and protection, you should read these terms carefully before agreeing to them. If you do not understand any point, please call us on **01786 445377** and ask for further information before proceeding with your purchase.

If your circumstances change and you are no longer able to adhere to these terms and conditions, you will not be eligible for cover and must inform SCMA immediately by emailing us at information@childminding.org or by telephoning **01786 445377** to discuss the best way forward.

Handling of Complaints

Providing a high-quality service is considered a priority at SCMA. However if, for any reason, you are unhappy with the service you have received, we have three distinct stages in our complaints procedure to deal with this.

Our Complaints Policy and Procedure are designed to deal with any complaint are outlined in full at [childminding.org/terms](https://www.childminding.org/terms). If possible, the quickest and easiest way to resolve a complaint is to speak to us about the issue as soon as it arises. Please contact us and we will try to resolve your problems straight away:

- emailing us at information@childminding.org
- or calling us on **01786 445377**

Making a Complaint about your SCMA Practitioner Insurance

SCMA and Childcare Insurance Services (CIS) 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 or employers' liability insurance, please contact Childcare Insurance Services (CIS) directly to raise your concerns and their complaints procedure will then apply. [CLICK HERE](#) to review the complaints procedure.

You may raise your complaint in person or by telephone or in writing using the contact information stated in your insurance documentation or email enquiries@childcareinsurance.co.uk.

Childcare Insurance Services (CIS) will promptly acknowledge your complaint and will try to resolve your complaint at that stage. Where this is not practicable, we will write to you within five working days informing you whether further investigation is necessary. If the complaint has not been resolved within four weeks of receipt, we will write to you with an update.

If you are not satisfied with our final response, you may, if you are an eligible complainant, be entitled to refer the matter to the Financial Ombudsman Service (FOS). More information is available on request or on their website [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk).

For additional information regarding your eligibility and our complaints process please refer to Purchase of Insurance within our Terms.

Confidentiality and Data Protection

As a data controller for the information you have provided us with, including individual identification, financial details, and special category data (such as medical or criminal history), we have a duty to advise you how we handle this data.

This includes details of our legal basis for processing information, details of third-party recipients, whom it may be necessary to share your personal data with, in order to fulfil a contract, the retention period for data held, security of your data, your rights under the General Data Protection Regulations (GDPR) including the right to complain.

All of this information can be found, in full, within our [Privacy Policy](#).



Scottish Childminding Association
Argyll Court, Castle Business Park, Stirling, FK9 4TY
Tel: 01786 445377
Email: information@childminding.org
[childminding.org](https://www.childminding.org)

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