



**Morton Michel**  
The **Childcare Insurance** Specialist

**Notice of Change  
to Policyholders**

**Introducing our  
new QBE policy  
SCMA Practitioner**

# Introducing our QBE SCMA Practitioner Policy

This document summarises some of the key changes from your previous policy.

In addition to changes from your previous policy the new policy wording is intended to bring extra clarity and guidance in certain areas of the operation of the policy and extent of the cover provided.

It is important that you review your renewal documents, the Policy Summary and the Policy Wording in detail to ensure that the new product meets your demands and needs.

The Policy Summary will provide an overview of the key features, benefits, conditions and exclusions and the Policy Wording contains the full terms and conditions.

## Why we have changed our policies

As you know, the childcare and education sectors are constantly developing so it is important to us that we continue to evolve our offering to respond to the unique demands and risks of these sectors. Therefore, we regularly review our insurer arrangements to allow us to provide the best possible product, service, and pricing for our clients.

We have worked with Covéa Insurance Plc as our specialist scheme insurer partner for several years, and we are incredibly proud that our relationship has allowed us to deliver a wide range of market leading products that have benefited both the childcare and education sectors.

Having reviewed our requirements and what is needed to support the dynamic nature of the sector most effectively, we have taken the decision to move away from Covéa insurance Plc, with effect from 1st December 2023, and partner with a new insurer, QBE Europe Ltd.

This new partnership offers increased flexibility to respond quickly to the changing risk landscape, the appetite to explore and develop products as well as a breadth of experience and proven financial security.

## What has changed

We have highlighted some of the most significant changes below. These may include changes to sections of the policy for which cover has not been selected. Please therefore ensure that you read this document in conjunction with the Renewal Quote Schedule of Cover which will confirm the sections of cover that are operative.

This notice is just a summary of some of the important changes. Please make sure you have read the Renewal Quote Schedule of Cover and Policy Wording as there have been changes which may affect your cover.



| Enhancements   | Limitations   |
|--|---|
| <b>PLEASE REFER TO THE POLICY SUMMARY AND POLICY WORDING FOR FULL DETAILS</b>  |   |
| <p>✓ <b>General</b> – We have added cover under the Public and Products, and Employers’ Liability sections to cover your legal liabilities arising from communicable diseases.</p>           | <ul style="list-style-type: none"> <li>● General exclusions have been applied to your policy relating to Cyber risks.</li> <li>● The policy has been made clearer in respect of terms which are conditions precedent to your insurer’s obligation to indemnify you under the policy. These terms are specifically identified where they appear in the policy by the words “CONDITIONS PRECEDENT” which appear in capitals next to the title of the term.</li> </ul> |
| <p>✓ <b>Maximum Amounts Payable</b> – throughout the policy wording we have updated the way in which the maximum amount payable is stated under each section to provide greater clarity.</p> | <ul style="list-style-type: none"> <li>● <b>Childminder Contents</b> – your new policy excludes damage or loss caused by microorganisms of any type.</li> </ul>   |

## Policy Guide

In your new policy the Introduction and Customer Information sections have been replaced with a Policy Guide section.

### The Policy Guide section provides details about:

- the policy;
- how to navigate the policy;
- your duty of fair presentation;
- conditions precedent;
- the sums insured, limits of indemnity, limits of liability, maximum amounts payable and compensation limits and making sure they are adequate for your needs;
- payment of the premium;
- the cooling off period;
- how to notify us when making: a) non-claims notifications; b) claims notifications and c) complaints;
- the Legal Expenses section and Helplines;
- registration and regulatory information about your insurers under the policy.



## Claim Notification

The new policy includes a Claim Notification section which provides claims notification contact details that you must use to make a claim under the policy.

Different claim contact details are provided for specific sections of the policy.

The Claim Notification section should be read together with the claims conditions contained in individual sections of the policy and the Claims Conditions and Requirements section for full details of when and how to make a claim, the procedure to follow and other claims conditions and requirements.

Please read this section carefully so that you know the telephone number, email address and/or postal address to use to notify a claim.

Some sections of cover may also include claims conditions. Please read the policy to make sure you are familiar with these terms.

## How to Complain

The 'How to Complain' section in your new policy provides details about who to contact if you wish to make a complaint about your policy.

**This section also includes detail about;**

- the UK Financial Ombudsman Service and how you can complain to them if you do not feel your complain has been satisfactorily resolved.
- the Financial Services and Compensation Scheme. You may be entitled to compensation from the FSCS if we are unable to meet our obligations under the policy.
- Non-Legal Expenses complaint
- Where your policy is insured by QBE UK Limited or QBE Europe SA/NV (UK Branch) you can complain about the policy by contacting QBE using the following details.

**By post:** Customer Relations, QBE European Operations, 30 Fenchurch Street, London EC3M 3BD

**By telephone:** +44 (0)20 7105 5988

**By email:** CustomerRelations@uk.qbe.com

- **Legal Expenses complaint**

If your complaint relates to the 'Legal Expenses' section, please contact ARAG plc using the following details.

**By post:** The Customer Relations Department ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN

**By telephone:** 0117 917 1561

**By email:** customerrelations@arag.co.uk

- **UK Financial Ombudsman Service (UK FOS)**

If you feel that your complaint has not been satisfactorily resolved, you may be eligible to contact the UK FOS to review the complaint.

Information about the eligibility criteria is available on the UK FOS website: [www.financial-ombudsman.org.uk/consumers/how-to-complain](http://www.financial-ombudsman.org.uk/consumers/how-to-complain).

You can contact the UK FOS via its website, or write to Exchange Tower, London E14 9SR, Tel: +44 (0)800 111 6768

- **Financial Services Compensation Scheme (FSCS)**

You may be entitled to compensation from the FSCS if we are unable to meet our obligations under the policy. Further information is available from [www.fscs.org.uk](http://www.fscs.org.uk), or you can write to the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY



# Important Next Steps

Please make sure you read all the documents before renewing your policy

By accepting this renewal offer you agree all the information detailed within the Schedule is correct and up to date.

