



Morton Michel
The **Childcare Insurance** Specialist

Notice of Change to Policyholders

SCMA
Practitioner

Notice of Change

SCMA Practitioner Policy

This document shows the changes that have been made from your previous policy.

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

The Statement of Fact is a record of the information Morton Michel has obtained from you and upon which cover under our policy has been offered. You must ensure that you contact Morton Michel to update any incorrect information. Please also contact us to provide any missing information.

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. Both documents will be contained in your renewal pack and should be read alongside your Renewal Quote Schedule of Cover.

What has changed

We have highlighted the changes in the table 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 your Schedule of Cover which will confirm the sections of cover that are operate.

Policy Wording Changes

PLEASE REFER TO THE POLICY SUMMARY AND POLICY WORDING FOR FULL DETAILS

<p>✓ Claims Notification</p>	<ul style="list-style-type: none"> The address to send claim notification by post has been removed. QBE Claims should be notified via email or telephone call as follows: <p>Childminder Contents, Loss of Revenue, Temporary Suspension of Registration Certificate and Personal Accident sections: By telephone: + 44 (0)800 0853 187 By email: newclaim.property@uk.qbe.com</p> <p>Public and Products Liability and Employers' Liability sections: By telephone: + 44 (0)800 876 6399 By email: ukadminnewclaims@uk.qbe.com</p> <p>Professional Indemnity section: By telephone: + 44 (0)20 7105 4000 By email: CoreFSM@@uk.qbe.com</p>
<p>✓ Public Liability has been updated to exclude cover for your legal liabilities with regards to dangerous dogs.</p>	<p>The following Exclusion has been added under 6.6 Exclusion and limitations applying to the Public Liability and Product Liability section:</p> <p>In addition to the limitations and exclusion in the 'General Exclusions' section, we will not indemnify you under this section:</p> <p>x) Dangerous Dogs Exclusion in connection with the ownership, either directly or indirectly, at the premises of the insured of any dog deemed as dangerous under the Dangerous Dogs Act 1991</p>
<p>✓ Changes to your ARAG Policy</p>	<p>In early 2024, ARAG announced it had completed the acquisition of DAS UK, a legal protection insurance business in the United Kingdom. As a result of this integration, please note the following important change to your policy which will be effective from your renewal date.</p> <p>Change of insurer Your insurer will now be ARAG Legal Expenses Insurance Company Limited. ARAG Legal Expenses Insurance Company Limited is registered in England and Wales. Company number 103274. Registered address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. This can be checked by visiting the FCA website at https://register.fca.org.uk/ Company changes being effective from 1st January 2025. Independent rating agency Standard & Poor's (S&P) has given the new insurer an A- rating thereby ensuring continued financial security.</p> <p>What will it mean to you? Although there has been a change in insurer, nothing will change as far as you are concerned.</p> <p>Important changes to your policy There will simply be a change to the insurer named in the policy documentation. All other terms and conditions will remain unchanged.</p> <p>Find out more If you have any questions about the changes to your policy wording, please contact your insurance adviser.</p>

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 Statement of Fact is correct and up to date.

The Statement of Fact reflects your Insurer's understanding of your business based on information you have provided and, in some instances, assumptions made about your business where you have not provided this information.

You must check all the information contained within the Statement of Fact and tell us immediately if any details are incorrect.

Your renewal documents have been issued on the basis that there have been no changes since the last time your policy was updated. If you need to make any changes to your policy, you can do so in your online account or by calling us on 0330 058 9861.

