



# **Public Liability (and Employers' Liability) Policy Summary**

Royal & Sun Alliance Insurance plc

Policy No: RTT 161353



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This policy is an annually renewable Public Liability Insurance, underwritten by Royal & Sun Alliance Insurance plc. NCMA operates exclusively with Royal & Sun Alliance Insurance plc for public liability insurance. The information given in this document is only an outline of the cover provided. For full terms and conditions of the cover, please refer to a copy of the policy wording which is available in the My NCMA area of [www.ncma.org.uk](http://www.ncma.org.uk). The terms and conditions below will apply only to members of the National Childminding Association (NCMA). Please note the differences of cover provided to the three types of membership – Registered Childminder; Over-7s Childminder and Nanny.

A block policy has been arranged for members of NCMA who are either Registered Childminders; Over-7s Childminders; or Nannies. Public liability insurance and employer's liability insurance will not be valid unless you can provide a current registration number with Ofsted or the Care and Social Services Inspectorate Wales (CSSIW). If you fail to provide us with your registration number within 90 days of commencement of the policy, your membership and insurance will be invalid.

The Childcarers will be insured against legal liability for accidents to any third party including children in their care and for damage that the children might do to a

third party's property. The insurance, underwritten by Royal & Sun Alliance Insurance plc, provides £5,000,000 for all sums which a Childcarer may become legally liable to pay for damages, awarded in a civil action together with legal costs and expenses and solicitor's fees (with the consent of RSA).

No admission of liability or payment or promise should be made. Upon written request a breakdown of the insurance premium can be provided.

## 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 for which there will be a fee. Call 0845 880 0044 to request one. Should you purchase employers' liability insurance you are required to provide the Employer Reference Number (ERN), commonly referred to as the "Employer PAYE Reference" if you pay any individual employee more than £116 per week/£503 per month.

Employers' Liability insurance is available upon request upto £10,000,000 inclusive of costs.

## Number of children covered

### (1) Registered Childminder

The policy provides cover for Registered Childminders who may care for children over 7 years of age as well as children under 8. The number of children covered under the policy in the care of the Registered Childminder is the number of under-8s the Registered Childminder is registered to care for (please refer to your registration certificate for number and ages). In addition, cover is provided for children from 8 to 15 years of age. The maximum number of children the policy will cover is 12. If two Registered Childminders work together, the maximum number must not exceed 18 in total.

### (2) Over-7s Childminder (only applicable in England).

The maximum number of children covered under the policy in the care of the Over-7s Childminder should not exceed six children aged 8 to 17 years.

### (3) Nanny

The maximum number of children covered under the policy in the care of the Nanny should not exceed six children aged 0 to 15 years.

### Babysitting

Babysitting children in the family's home is included provided that you have completed an NCMA Babysitting Checklist (available from [www.ncma.org.uk](http://www.ncma.org.uk)) 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 NCMA.

### Cover provided

The cover under the policy can be summarised as follows:

Legal liability for or arising out of:

- Accidental injury to a third party including children in the care of the insured childcarer 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.
- Nannies accompanying parents on holiday outside the parents country of residence.

## Extensions to the policy

- Motor contingency liability.
- Member-to-member indemnity.

## Key Exclusions to the public liability insurance 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.
- Children's property. (Applicable to nannies only.)
- The employer's property. (Applicable to nannies only.)
- The first £50 of any claim arising out of loss or damage to childminded children's own property.

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 in the My NCMA area of [www.ncma.org.uk](http://www.ncma.org.uk).

## Reporting accidents

If a child in your care has an accident it must be reported to NCMA 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 Department, NCMA, Royal Court, 81 Tweedy Road, Bromley, Kent BR1 1TG.
- call 0845 880 0044.
- email [insurance@ncma.org.uk](mailto:insurance@ncma.org.uk).

Arranged on behalf of NCMA, authorised and regulated by the Financial Services Authority (No. 310339). Registered in England and Wales at Royal Court 81 Tweedy Road, Bromley, Kent, BR1 1TG.

Underwritten by Royal & Sun Alliance Insurance plc (No. 93792) at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised and regulated by the Financial Services Authority.

# Other important information

## Law applicable to the Policy

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.

## Cancellation Policy

No refunds can be given on membership or insurance products, although there is a 21-day cooling-off period, which commences from the start date of your policy, during which you can cancel your public liability insurance and receive a full refund subject to no claims/incidents on receipt of returned documents.

## Complaints Procedure

NCMA 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 NCMA to raise your concerns by calling 0845 880 0044 or emailing [insurance@ncma.org.uk](mailto:insurance@ncma.org.uk).

## Complaints process

If your complaint is against Royal & Sun Alliance Insurance plc alone, NCMA will pass your complaint to their nominated contact within 24 hours. This will also happen if NCMA 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 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

Fax: 01422 325146

E-mail: [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

## What to do if you are still not satisfied

If you are still not satisfied, NCMA and Royal & Sun Alliance Insurance plc are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

## Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall,  
London E14 9SR

Tel: 0845 0801800

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

**For more information, please contact:**

**NCMA  
Royal Court  
81 Tweedy Road  
Bromley  
Kent BR1 1TG  
Tel: 0845 880 0044  
Email: [info@ncma.org.uk](mailto:info@ncma.org.uk)**

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**[www.ncma.org.uk](http://www.ncma.org.uk)**

