

## What does Morton Michel offer to NRCSE members?

Morton Michel recognises the importance and benefits of the NRCSE, the Quality Framework for Supplementary Education and the commitment members make to improve their standards.

Morton Michel is offering an insurance package that includes Public and Employers Liability insurance as well as Legal Expenses. Other covers are available on request. In recognition of members' efforts to improve standards, the Morton Michel insurance policy will offer substantial premium discounts depending on the level of accreditation achieved.

For example, a supplementary school working towards Bronze accreditation, with 50 or less pupils attending at any one time can expect to pay £273.48 a year. A Bronze accredited member with up to 100 students at any one time can expect to pay £284.88 a year.

## Why the Group insurance policy?

The Group policy has been developed by Morton Michel to meet the needs of a broad range of organisations including supplementary schools and has been protecting groups throughout the UK for over 20 years. It is currently used by over 3,500 groups.

With the Group policy, you select as much or as little cover as you want. A small group may only be interested in Public & Products Liability and Legal Expenses cover, the mandatory Sections which apply when taking out a Group policy. However, a larger operation might need to add equipment, loss of revenue and buildings cover. The Group policy is flexible, putting you in charge of your insurance policy.

## The NRCSE agreement provides,

- **£5m Public Liability & Products Liability** – covers you if you or your group is held legally responsible for an injury (including death) to a third party (such as a participant or visitor), or for damage to a third party's property and any damages you may be required to pay as a consequence. This section covers these damages and any resulting legal expenses up to the amount shown in the policy schedule. This section also provides cover if a claim arises from a product sold or supplied by you.
- **Employer's Liability** – This section provides cover against your legal liability for accidents to or illness of employees, sustained in the course of their employment as a result of your negligence. This section also covers your legal liabilities in respect of any authorised volunteers.
- **Legal Expenses** – the policy will pay legal costs up to £100,000 per insured incident for solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards. It will also pay the costs of appealing or defending an appeal.

## Additional services automatically included in policy – provided by DAS Legal Expenses:

- **Eurolaw Commercial Legal Advice**

Assists with any commercial legal problem affecting the business under the laws of the EU.

- **Tax Advice**

Advises on any UK tax matter.

- **Health and Medical**

Information given over the phone on general health issues.

- **Business Assistance**

Help with finding reliable contractors to assist in the business in the event of an emergency.

- **DAS Business Law**

A comprehensive website full of letters, articles forms and document builders designed to help policyholders run their businesses successfully.

## **Additional benefits to Morton Michel Group insurance policyholders:**

- Members that achieve Bronze status and above will automatically receive Vicarious Liability (refer to the Frequently Asked Questions below for an explanation of the importance of Vicarious Liability cover).
- There is no third party property damage excess under the Public Liability section of cover.
- Member to Member Liability is automatically covered.
- Contents, Business Interruption, Personal Accident, Personal Effects and a wide range of other covers. We can also arrange extensions to cover attendance and participation at third party organised exhibitions and conferences and overseas business functions.

## **In addition to insurance, we also offer a wide range of extra benefits to our policyholders:**

- FREE EYFS training guides.
- Discounted early years training including paediatric first aid training run by the British Red Cross and child protection and safeguarding courses by the Child Protection Company.
- Amazing discounts on days out to LEGOLAND®, Chessington World of Adventures Resort and many more.
- 10% discount on early years resources from EYP Direct – the one-stop shop for the education sector.
- Savings on Haven Holidays.
- Entry discounts to many indoor play centres.
- Creative Minds digital magazine.
- Subscription discounts to leading childcare magazines.
- Monthly e-newsletter.
- Substantial discounts from other selected suppliers.

## **Frequently asked questions**

Frequently asked questions can also be found in the Group Summary document or alternatively, please feel free to contact Morton Michel with any queries you may have. Contact details and where to find additional literature can be found at the end of this section.

## **What is Public Liability insurance and why is it so important?**

Public Liability insurance covers you if someone in your care, or a member of the public, suffers an

injury that is held by law to be your fault. Typical examples would be a visitor who slips on a wet floor which had not been properly cleaned, or a child who traps their fingers in a door. Such incidents can lead to claims being made against groups and you need Public Liability insurance to protect your interests against such lawsuits.

## **What is Employers' Liability insurance?**

If you employ anyone, you are required by law to take out Employers' Liability cover. It is similar to Public Liability insurance, but relates specifically to employees. Recent examples have included an employee injured when a cupboard fell off the wall, and an employee injured following a fall from a ladder.

## **Are voluntary workers covered under Public Liability or Employers' Liability?**

Regular voluntary workers are regarded as employees for the purposes of the Public Liability and Employers' Liability insurances. Your legal liability for bodily injury to regular voluntary helpers is covered under the Employers' Liability section.

## **What is Member to Member Liability?**

Member to Member Liability is an extension of your Public Liability insurance which provides cover to individual members of the group so that they may be treated by the insurer as being insured themselves. As a result, group members are covered in the event that they accidentally injure other group members or damage their property.

## **What is Vicarious Liability?**

Vicarious Liability is available to bronze, silver or gold members only. It provides cover if a court of law holds you vicariously liable and awards compensation against you for the criminal acts of your employees that took place in the course of their employment with you. This could include acts of abuse by your employees.

## **What is a policy excess?**

The excess is the amount you have to pay if you make a claim on your insurance. It is usually deducted from the total amount you are claiming for. For example, if you have contents cover with a £100 policy excess and a valid claim totalling £1,000. Your insurer will pay £900 towards your claim. There is no excess on our Public and Employers Liability sections. For an additional premium we can also extend the policy to cover contents and loss of revenue.

## **Are we covered for going on outings?**

As long as you comply with all relevant requirements of OFSTED or your registering authority regarding outings away from the normal premises, then you will be covered by the policy for organised and supervised outings within the UK for up to three consecutive days. For longer periods, please contact Morton Michel for a quotation. If you are taking children by car or minibus, you must ensure that the necessary motor insurance is in place.

## **How do I proceed?**

To proceed with your enquiry, we will require you to complete our Group insurance proposal form. This can be supplied to you via post or email. The proposal form can be completed online too!

In order to receive the NRCSE discounts and cover, please make sure you identify yourself to us as an NRCSE member and the level of accreditation you have achieved (if applicable). Once we receive your enquiry, we will review the information you have provided, discuss any queries with you and at the end of the process we will provide you with a formal quotation to accept.

All enquiries are actioned by the Group team, within 1 working day of receipt.

## Contact details and supporting literature

To obtain copies of all our literature please visit [www.mortonmichel.com/groups](http://www.mortonmichel.com/groups).

If you would prefer to receive documentation by post or have any additional queries, please contact Gary Harrison and the Group team on **020 8603 0945** or email [group@mortonmichel.com](mailto:group@mortonmichel.com).

## About Morton Michel

With over 50 years' experience, we are known as the UK's leading childcare insurance specialist and expertly insure over 40,000 childcare settings and early years practitioners. Morton Michel was founded in 1964 and today is an award winning, family run business renowned for our tailored policies, excellent service and integrity. We even provide online transactions through our website to make the process as simple as possible. With quick and accurate quotations, speed and efficiency in getting the policy out to you and a rapid response to claims you can be sure you have the right cover at the right price, with no hidden costs.