



MortonMichel

THE CHILDCARE INSURANCE SPECIALIST

www.mortonmichel.com

Schedule of Insurance

prepared on behalf of

Dove (Littlehampton) Ltd

49 Beach Road

Littlehampton

BN17 5JG

Renewal Date: 27/02/2017

Morton Michel Ltd

Steve Hodgson

Alhambra House

9 St Michaels Road

Croydon

CR9 3DD

Tel: 0203 824 8477

CONTENTS

Cover Summary	3
Commercial Combined	4
Scope of Cover	4
Section 1: Material Damage.....	5
Premises: 49 Beach Road, Littlehampton, West Sussex, BN17 5JG	5
Section 2: Business Interruption.....	6
Section 3: Employers Liability.....	7
Section 4: Public Liability.....	8
Section 5: Legal Expenses	9
General Clauses/Information	10
Morton Michel Ltd Terms of Business	14

COVER SUMMARY

Product Name	Insurer	Inception Date	Expiry Date	Premium excluding IPT* (£)	IPT (£)	Total (£)
Commercial Combined	Covéa Insurance Plc	27/02/17	26/02/18	3,980.32	398.03	4,378.35
Total				3,980.32	398.03	4,378.35

***IPT -Insurance Premium Tax.**

This is a government levied tax on all policies sold in the UK. This is currently charged at the rate of 10% or 20% for travel insurance policies.

Note

This policy is valid up until the expiry date, You need to notify us of any changes that need to be made and of any material facts that may alter the risk.

COMMERCIAL COMBINED

POLICYHOLDER	Dove (Littlehampton) Ltd
INSURER	Covéa Insurance Plc
POLICY NUMBER	EB101493
PERIOD OF INSURANCE	27/02/2017 to 26/02/2018

Scope of Cover

Section 1:	Material Damage
Section 2:	Business Interruption
Section 3:	Employers Liability
Section 4:	Public Liability
Section 5:	Legal Expenses

Section 1: Material Damage

Cover

Loss of or damage to the insured property arising out of the Insured Risks as defined below.

Premises: 49 Beach Road, Littlehampton, West Sussex, BN17 5JG

Buildings

Declared / (Full) Value (£)	Excess (£)	Sum Insured (£)
1,177,137	350	1,177,137

Contents Items

Description	Insured Risks	Declared / (Full) Value (£)	Excess (£)	Sum Insured (£)
Contents - Other (Trade Contents)	As per section	57,332	350	57,332
Contents - Other (Personal Effects)		2,120	350	2,120
Computer Equipment (Computer Equipment)	As per section	3,822	350	3,822

Section 2: Business Interruption

Cover

Loss resulting from an interruption to the business following loss of or damage to the insured property arising out of the Insured Risks as defined below.

Basis	Insured Risks	Period (Months)	Excess (£)	Sum Insured (£)
Gross Profit	As Material Damage section	12	350	94,179

Section 3: Employers Liability

Cover

Indemnity against legal liability for injury to or illness of employees arising from your negligence in the course of the business and within the Territorial Limits.

Limits of Indemnity

Any one occurrence (inclusive of costs £) 10,000,000

Estimates

	Wage Roll Estimate (£)
	40,000

Please note that a copy of the Certificate of Employers' Liability Insurance should be displayed at each place of business where you employ persons covered by this policy. It is however satisfactory to make the certificate available in electronic form, providing that it is reasonably accessible to relevant employees to whom it relates. We also recommend that you retain the certificate after it has expired for up to 40 years as under current legislation, if no insurance records can be found at the time of any future claim, an employer could be held responsible for payment of all or part of the claim.

Employers' Liability Tracing Office (ELTO)

With effect from 1st April 2011 a number of the insurers we use have joined ELTO.

ELTO is an independent industry body which requires its members to update a centralised database which contains details of all new and renewed Employers Liability insurances. Its purpose is to help those who have suffered injury or disease in the workplace identify the relevant insurer quickly and efficiently.

Prior to commencement of cover, we will require your Employee Reference Number (also known as a PAYE Reference) so that we can pass on this information to your insurance company.

The insurance company will not be able to issue cover without this information.

Section 4: Public Liability

Cover

Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising from the company's negligence.

Limits of Indemnity

Public Liability any one occurrence (£): 10,000,000

Turnover

	Estimate (£)
	850,000

Excesses

£ 350

Section 5: Legal Expenses

Cover

Costs and expenses in respect of an insured incident arising in connection with the business occurring during the period of insurance and within the Territorial Limits.

Limits of Indemnity

Limit of Indemnity (£):	100,000
Turnover (next twelve months) (£):	850,000

General Clauses/Information

Warranties

1 - Fire Protection

Memorandum No. 1 - Fire Protection Warranty

Warranted that a suitable fire blanket is available in close proximity to frying and cooking equipment and that at least one of the following units of fire extinguishing appliances or their Imperial equivalent, or such other alternatives appliances as have been specifically agreed by the Company and detailed in their records, be installed near the frying and cooking equipment and be maintained in effective order throughout the period of insurance.

Unit A - 1 x 6 litre for Class F fires conforming to BS7937

Unit B - 2 x 5kg CO2

Unit C - 1 x 4kg Dry Powder

Unit D 1 x 9 litre Foam

2 - Waste warranty

Memorandum No. 2 - Waste Warranty

Warranted that all oily or greasy waste including batter scraps be:

(a) kept in metal receptacles with metal lids whilst in the buildings

(b) removed from the buildings at the end of each frying session and placed in metal receptacles with metal lids or such other receptacles as stipulated by the local authorities.

3 - Frying & Cooking

Memorandum No. 3 - Frying and Cooking

Warranted no deep fat frying

4 - Exclusion Flood

Memorandum No. 4 - Exclusion of Flood

It is hereby noted that this policy excludes loss destruction or damage caused by or resulting from flood or flood as a result of storm

5 Registration

Memorandum No. 5 - Registration

The community centre insured by this policy shall be registered with the appropriate Registering Authority where applicable and all terms of such registration shall be complied with at all times.

6 - Damage by Authorised Users

Memorandum No. 6 - Special Condition

The following additional exclusion is incorporated into the Property Damage section:

The Company will not be liable for under this section for loss, destruction or damage caused by other authorised users of the premises.

7 - Velcro Wall and 'bar fly)

Memorandum No. 7 - Exclusion of velcro wall and 'bar fly' equipment

The Company will not be liable under this sub-section in respect of liability arising from or caused by:

- the use or ownership of velcro wall, 'bar fly' or similar equipment

8 - Theft from F&V

Memorandum No. 8 - Theft subject to Forcible and Violent entry into the buildings

Theft, as insured hereby, shall be subject to there being forcible and violent entry into the buildings and into the insured's portion thereof.

9 Glass

Memorandum No. 9 - Glass

The insurance provided by the Property Damage section is extended to include breakage of or damage to fixed internal and external plain plate or sheet or wired glass in the buildings, together with the cost of temporary boarding up pending replacement and the cost of repairing window and door frames, provided that said glass is the property of the insured is responsible for same, but excluding:

- Glass which was broken or cracked before the insurance commenced
- Superficial scratching, chipping or cracking
- Breakage caused during installation or removal or whilst alterations or repairs are being effected to the premises
- Breakage of armoured, bent or other special glass or lettering or designs superimposed on glass
- Subject to an excess

The Company's liability will not exceed £2,000 in any one period of insurance

10 Business

Memorandum No. 10 - The Business

The Business shall include only such activities as have been advised to and agreed in writing by Morton Michel

11 - The Business

Memorandum No. 11 - The Business

The Business is stated as follows:

Community Resource Centre providing

- (a) Office accommodation for voluntary organisations
- (b) Hire of rooms for meetings, conferences, training seminars, coffee drop in mornings, workshops, mother and toddler meetings and creches
- (c) Kitchen hire, cooking projects and community lunches
- (d) Occasional overnight stay for community groups

12 inflatables

Memorandum No. 12 - Public Liability Condition 1

It is a condition precedent to the liability of the Company that whenever inflatable play equipment ('bouncy castles' or the like) and or/ trampolines are used:

- (a) the manufacturers' and/or suppliers instructions regarding use and safety will be complied with at all times
- (b) no adult will be allowed to play on the equipment
- (c) no more than once child will be allowed on any one trampoline at any one time

13 - PL conditions 2

Memorandum No. 13 - Additional Public Liability Condition 2

It is a condition precedent to the liability of the Company that, when selecting and appointing staff, the insured shall:

- (a) carry out all investigations recommended by OFSTED or any other competent authority on all prospective employees and regular voluntary helpers
- (b) obtain all relevant voluntary Criminal Records Bureau Disclosures on all current and prospective employees and regular helpers are not CRB checked, they must be supervised at all times by a suitable employee/ voluntary helper who has been checked using the Criminal Records Bureau procedures
- (c) act reasonably in response to the information received.

General Condition Cancellation - amendment

If you have agreed to pay your premiums by instalments and any one instalment still remains unpaid 14 days after it was due, we reserve the right to cancel your policy with effect from the date upon which the unpaid instalment was due. In that event we will send written notice of cancellation by recorded delivery letter.

Main Extensions

Benefit	Maximum Amount Payable (£)
a) Legal Expenses	100,000
b) Yellowtag	Operative
c) Crisis Containment	25,000
d) Lotto Win Indemnity	25,000
e) Website Hacker Damage Cover	10,000

Benefits

Property Damage

Maximum amount payable

2 Capital additions	£500,000 or 10% of the Property Damage sum insured, whichever is the lower
3 Debris removal costs	Up to the Property Damage sum insured
4 Exhibitions	£50,000
5 Theft of Fixed Fabric of the Building	£50,000
6 Protection Equipment Expenses	Up to the Property Damage Sum Insured
7 Landscaping Cost	£50,000
8 Loss of metered gas and water	£25,000
9 Additional Statutory Costs	£500,000 or 10% of the Property Damage sum insured, whichever is the lower
10 Additional costs of construction - energy efficiency	£100,000 or 10% of the Property Damage sum insured, whichever is the lower
11 Temporary removal	£250,000
12 a) Temporary removal - documents	10% of the item sum insured under documents
12 b) Temporary removal - computer system records	10% of total Trade Contents sum insured
13 Theft damage to the premises	£50,000 or 10% of the Property Damage sum insured, whichever is the lower
14 Theft of keys	£2,500
15 Tobacco and alcohol	£1,000
16 Trace and access	£50,000
17 Glass	£25,000
Basis of claims settlement e) Personal effects	£ 1,000
18 Unauthorised use of electricity, gas and water	£50,000
19 Trade samples	£10,000, single article limit £1,000
20 Drains, sewers and gutters	Up to the Property Damage Sum Insured
21 Fire Brigade charges	Up to the Property Damage Sum Insured
22 Further investigation costs	£5,000
23 Continuing interest and hire charges	£10,000 any one period of insurance

Business Interruption	Maximum amount payable
2 Prevention of Access	£250,000
3 Public Utilities	£100,000
4 Deeds & Documents	£100,000
5 Compulsory Closure	£100,000
6 Unspecified Suppliers	£100,000
7 Unspecified Customers	£100,000
8 Unspecified Storage Sites	£100,000
9 Property in Transit	£100,000
10 Contract Sites	£100,000
11 Exhibition Sites	£100,000
12 Book Debts	£100,000
13 Research and Development costs	£25,000

Equipment breakdown	Maximum amount payable
2 Hazardous substances	£10,000
3 Computer equipment	£250,000 but £5,000 in respect of any one accident for portable computer equipment
4 Reinstatement of data	£25,000
5 Increased cost of working	£25,000
6 Public Authorities/Law or Ordinance	£5,000,000
7 Business interruption	£50,000
8 Expediting expenses	£20,000
9 Hire of substitute item	£5,000
10 Storage tanks & loss of contents	£7,500
11 Loss avoidance measures	£5,000
12 Damage to own surrounding property	£1,000,000

The limits under covers 2-12 are within and do not increase the sum insured shown above.

Money	Maximum amount payable
2 Cost of repair following theft or attempted theft	£2,500
3 Fraudulent use of credit card	£2,500

Special Extension - Personal Assault	Maximum amount payable
1i) Death	£25,000
1ii) Loss of limb	£25,000
1iii) Loss of sight	£25,000
1iv) Permanent total disablement	£25,000
1v) Temporary total disablement	£100 per week
2 Personal Effects	£250 per person

Public Liability	Maximum amount payable
2 Compensation for court attendance	£250 per person per day
10 Libel & Slander	£25,000

Employers Liability	Maximum amount payable
2 Compensation for court attendance	£250 per person per day
Basis of claims settlement e)j) Act of terrorism	£5,000,000

Morton Michel Ltd Terms of Business

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates Financial Services. You should use this information to decide if our services are right for you. Please read this document carefully and contact us if you need any further assistance.

Whose insurance products do we offer?

- a) For childminders, out of school clubs, pre-schools, parent and toddler groups, mobile crèches, adult care, toy libraries, nannies, children's activity areas, children's centres and holiday play schemes we offer insurance policies from Sterling Insurance Company Ltd only.
- b) For nurseries we mainly offer policies from Sterling Insurance Company Ltd. Should we be unable to obtain terms from Sterling Insurance Company Ltd due to underwriting considerations, we may offer a policy from Ecclesiastical Insurance Company.
- c) For social/voluntary groups we offer policies underwritten by Sterling Insurance Company Ltd.
- d) For social/voluntary groups where we are unable to obtain terms from Sterling Insurance Company Ltd due to underwriting considerations, we may offer a policy from a limited number of insurers. In these circumstances, we will advise and make a recommendation to you after we have assessed your needs.
- e) For household insurance for childcare providers we offer policies from a limited number of insurers.
- f) For household insurance for non childcare providers we offer insurance from a range of insurers.
- g) For commercial legal expenses we offer policies from a limited number of insurers.
- h) For motor insurance for childcare providers we offer policies from a limited number of insurers.
- i) For motor insurance for non childcare providers we offer policies from a range of insurers.
- j) For other general commercial insurance products we offer insurance from a range of insurers.

For d) - j) above a list of insurers is available upon request.

What will you have to pay us for our services?

We may charge fees for any of the above policies. Where a fee is charged this will be identified to you on all quotations, mid-term adjustments and renewals. Any fee charged will be inclusive of tax, if applicable.

We make a £5 charge for each of the following: replacement schedules and employers' liability certificates, replacement policy documents, replacement renewal documentation, dishonoured cheques, cancellation charges. Please note that certain insurance companies may impose additional cancellation charges which we will pass onto you. Where insurance companies charge more than £5 for copy documents we will pass that charge onto you. Direct debit or standing order charges are variable. We normally accept payments by cheque or credit/debit cards. Certain policies may also offer monthly direct debit, standing order facilities or short term instalments. Full details of the terms and conditions of these payment options will be provided to you prior to the transaction.

Which service will we provide you with?

For policies a) to c) above we will not make any recommendations or give advice to you. We may ask some questions to narrow down the selection of products that we will provide details on. In all cases, you will need to make your own choice about how to proceed. For policies d) to j) above we will advise and make a recommendation for you after we have assessed your needs.

Who regulates us?

Morton Michel Ltd, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD is authorised and regulated by the Financial Conduct Authority. Our FCA registration number is 527300. Our permitted business is advising on and arranging general insurance contracts. You can check this on the FCA's register by visiting the FCA's website register.fca.org.uk, or by contacting the FCA on 0845 606 1234.

What to do if you have a complaint

If you wish to register a complaint, please contact us in writing at Morton Michel Ltd, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD or by phone on 0845 2570900. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service. A copy of our complaint procedure is available on request.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. More information about the compensation scheme arrangements is available from the FSCS. Their website can be found at www.fscs.org.uk

Data Protection Act and Consumer Credit Act

We are registered under the Data Protection Act 1988 and abide by our obligations under our registration. For further details you can visit the Data Protection website at www.informationcommissioner.gov.uk. Morton Michel Ltd is registered under the Consumer Credit Act 1974 and operates under the terms and conditions of a Standard Licence. We only use your personal data for administering and arranging your policy and to send you details of our products and services (please let us know if you do not wish to receive such information).

Commission

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

Disclosure and Quotations

Quotations are based on the information given to us by you (the proposer) or your representative. You are responsible, on an on going basis, for providing us with all material facts relating to the insurance cover we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of risks being insured. Failure to provide full and accurate information may mean that your cover is invalid. If you are in any doubt as to what facts are considered to be material then you should disclose them to us. Your insurer has the right to decline your risk, increase your premium, or offer a policy containing restrictions in cover at any time throughout the duration of the policy term.

Confidentiality

All information provided by our clients is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent.

Client Money

We confirm that all client money where credit risk transfer is extended is kept in a separate designated account and is considered to be held by Morton Michel Ltd as Agents for the appropriate insurance company, to be paid to the insurers in accordance with our Agency Agreement with them. Where no credit risk transfer has been extended by an insurer, your money will be kept in a separate designated statutory trust account on your behalf and held there until payment is due to the insurance company. No interest is payable to clients for money held in any of our accounts. We try to ensure that all cheques are cashed promptly. Cashing your cheque does not denote that you have been placed on cover; cover does not commence until the proposal has been formally accepted unless otherwise agreed with Morton Michel Ltd. By agreeing to these terms you consent to Morton Michel Ltd holding your money within the designated account and to Morton Michel Ltd retaining any interest gained on it.

Changes to your cover

All changes to your insurance policy must be notified to us in writing and will not be effected until such written instruction has been received. Once received and accepted by us, the changes will be effected and documentation issued as soon as possible. We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you. Please note instructions sent by post, electronic mail or fax are not deemed to be received until they reach the relevant personnel in our offices; we cannot accept responsibility for failures in the postal, electronic or telecommunications systems.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You must check all policy documentation issued by Morton Michel Ltd and insurers to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

Insurer Security

We check the financial strength of the insurers with whom we place business by reference to A.M. Best, Standard & Poor or a reputable rating agency's published Insurer Ratings. It should, however, be noted that the claims-paying ability of even the strongest insurers can be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter.

Transferred Business

If we take over the servicing of insurance policies which were originally arranged through another intermediary we do not accept liability for any claim arising out of the advice given by that intermediary, nor for any errors, omissions or gaps in your current insurance protection. We would ask you to contact us without delay should any aspect of a policy which has been transferred to us cause you concern or if you need an immediate review.

Making a Claim

You can make a claim under any policy we arrange on your behalf by contacting us. We will take initial details of your claim and then pass these onto the relevant insurance company who will handle the claim directly. It is important that any claim or incident likely to give rise to a claim is reported to us or your insurers as quickly as possible. In certain circumstances late notification may result in your claim being rejected. If the claim involves damage to your property, please do not dispose of damaged items and/or authorise repair work (except in an emergency or to prevent further damage) until we or your insurers advise that you can. If your claim involves damage to third party property or injury to persons please pass copies of all correspondence, including solicitors' letters, to us immediately and unanswered. Any attempt to negotiate or respond to the incident without prior reference to us or your insurers might prejudice your cover. For Motor claims a contact telephone number is provided with your policy documents or can be supplied by us upon request.

Cooling Off Period (Consumers only and certain, but not all, commercial clients)

There is a 14 day 'cooling-off' period from the date of policy inception. If you decide, within this period, that you do not want to continue with the policy, your premium will be refunded as long as you have not made any claims.

Cancellation

If you require cancellation of your policy mid-term please advise us in writing. Motor policyholders are required to return their certificate of insurance, or complete a lost certificate declaration. Where possible a pro-rata refund of premium will be allowed, however certain underwriters may charge a short period rate where cancellation takes place in the first period of cover and may not allow a refund of premiums where a claim has been made. If you are paying by instalments, the underwriters may exercise their rights to collect the outstanding balance in the event of any claim. For commercial clients Morton Michel Ltd does have the right to retain the full premium where a policy is cancelled by the policyholder.

Email Policy

Wherever possible, all new case, mid-term adjustment and renewal documentation will be sent by email. Hard copies will be sent in the absence of an email address or upon request by the client.

Declaration

By signing the declaration on the proposal form you declare that you have read and understood the Summary And Guide to cover and give your explicit consent that the personal data you provide may be used by Morton Michel Ltd and Sterling Insurance Company Ltd for the purposes of your insurance. This includes underwriting, processing, claims handling and fraud prevention, which could involve passing details to agents of Sterling Insurance Group Limited or other insurers. You also declare that you understand that you are entitled to a copy of your personal data held by Sterling Insurance Group Limited and/or Morton Michel Ltd upon payment of a fee.

Miscellaneous

Cover is only effective from the date formally accepted and confirmed in writing by Morton Michel Ltd. Until you have received such confirmation you should not assume that cover is in place.

Please note that we only arrange cover in the UK. If you live outside the UK you should contact an insurer in your own country.

A copy of all our policy documentation is available on request.

In the majority of cases, Morton Michel Ltd deals directly with the insurer on your behalf. On occasions, your policy may be put in place via a chain of intermediaries. You will be advised if this occurs.

Tax

Insurance premium tax, as imposed by current legislation, is incorporated into all premiums. Premiums are payable to Morton Michel Ltd.