



## ***Childminding Ireland***

9 Bulford Business Campus, Kilcoole, Co. Wicklow

Phone: 01-2878466 Fax: 01-2878465

Email: [info@childminding.ie](mailto:info@childminding.ie)

Website: [www.childminding.ie](http://www.childminding.ie)

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## **SPECIAL INSURANCE SCHEME**

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To meet the particular needs of Childminders this insurance scheme has been arranged by

### **KIDD INSURANCES**

**Alan B. Kidd & Co Ltd.**

Unit 6, Block E, Nutgrove Office Park, Rathfarnham, Dublin 14.

TELEPHONE: 207 9400 FAX: 207 9017

EMAIL: [info@kiddinsurances.ie](mailto:info@kiddinsurances.ie)

WEB: [www.kiddinsurances.com](http://www.kiddinsurances.com)

Brief details of the cover are given overleaf. Each section is subject to certain exceptions and conditions detailed in Master Policy No. SX92020701. The Master Policy is held at the office of Alan B. Kidd & Co. Ltd. and may be inspected for full details of the cover. Individual policies are not issued, but each Insured Person will be issued with a cover note and individual number (which must be quoted in all correspondence).



## **KIDD INSURANCES**

IBA Member

REGULATED BY THE FINANCIAL REGULATOR

# DETACH AND RETAIN

## INSURANCE PACKAGES:

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### **OPTION ONE Annual Premium €170.00**

1. Property - Insurance of equipment (subject to average) up to €15,000 against loss or damage.  
  
Theft cover is subject to all equipment being securely locked away.  
The first €65 of each and every claim is excluded
  2. Public Liability - Insurance against liability at law for accidental bodily injury to members of the public (including children in Childminders care) or accidental damage to their property arising out of or in connection with the Childminding activities, including organised outings but **EXCLUDING SWIMMING**, for a limit of indemnity of €6,500,000 any one occurrence (see note 1).  
Legal expenses incurred with Underwriters written consent are covered in addition.
  3. Employer's Liability - Insurance against liability at law for accidental bodily injury or disease to employees arising out of their employment, for a limit of €13,000,000 any one occurrence.
  4. Loss of Income - Loss of income (fees) and/or increased cost of working in the event of the service having to close as a result of:
    - A) Loss or damage to buildings and/or equipment
    - B) Infectious Notifiable DiseaseCover applies for 12 months from date of the incident causing closure, excluding the first 7 days.  
The sum insured is €40,000, including accountants fees incurred in the preparation of a claim.
  5. Legal Expenses Cover - with access to Helpline
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### **OPTION TWO Annual Premium €130.00**

1. Public Liability - Insurance against liability at law for accidental bodily injury to members of the public (including children in Childminders care) or accidental damage to their property arising out of or in connection with the Childminding activities, including organised outings but **EXCLUDING SWIMMING**, for a limit of indemnity of €6,500,000 any one occurrence (see note 1).  
Legal expenses incurred with Underwriters written consent are covered in addition.
  2. Legal Expenses Cover - with access to Helpline
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Note 1 The maximum number of children which can be covered under this scheme is six. Where a childminder is caring for 6 pre-school children including her own pre-school children at the time of commencement of the Childcare (Pre-school Services) (No.2) Regulator 2006, the childminder will not be required to reduce the number cared for to 5 until such time as one of that group of 6 pre-school children begins to attend school or leaves the service voluntarily. The ratio of children to childminders must not exceed 6 to 1 at all times on the premises and 4 to 1 for organised outings. When calculating ratios, you must take into account all children (including your own if applicable) under 6 years of age.

Note 2 In respect of Childminding organised in private houses, the Insurers of the house should be informed and advised that cover is arranged under this special scheme. If using a vehicle for transporting children, the insurers of the vehicle should be informed

CLAIMS: All incidents which might give rise to a claim must be notified immediately to Alan B. Kidd & Co. Ltd, with a note of the individual reference number. All correspondence received from employees or third parties should be forwarded unanswered. When you receive a claim form this must be completed and returned immediately.

DO NOT, UNDER ANY CIRCUMSTANCES, ADMIT LIABILITY AS THIS MAY INVALIDATE YOUR COVER.

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### **Personal Accident Cover (Optional)**

Cover for accidents to children in your care regardless of who is to blame. This differs from the Public Liability section which requires negligence on your part to be proven. Full details of the policy benefits are as per the attached and the premium is calculated at €7.50 per child in your care.

All cover is renewable on **1st July Annually**



# KIDD INSURANCES

## PROPOSAL FORM FOR *Childminding Ireland* SPECIAL INSURANCE SCHEME

1. Name & Address of Proposer:  
(Block letters please)


Tel No:

2. *Childminding Ireland*  
Membership Number

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If not yet allocated, have you  
applied for membership?

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3. Max No. of Children at any one  
time (limit 6)  
No. of Childminders


Children/Childminder ratio must not  
exceed 6:1 (4:1 outings) – See Note 1.

4. Please give details of the qualifications/experience of each childminder including yourself

Name	Experience/Qualifications

5. Do you cater for children with special needs?

Yes  No

If yes what arrangements are made

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6. Have any accidents, losses or claims arisen, whether insured or not during the past 5 years?

Yes  No

If Yes, give details

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7. Has any Insurer declined a proposal, refused renewal, terminated cover or imposed special terms in respect of the risks proposed?

Yes  No

If Yes, give details

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8. Please list any large equipment in use and confirm maintenance arrangements

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9. Do you have:

- a) Fire Blanket            Yes     No
- b) Fire Extinguisher      Yes     No
- c) Smoke Alarm            Yes     No

10. What means of escape are available in the event of fire?

11. You **must** have a Fire Drill/Evacuation Procedure in place.

How often is it practiced?

12. What arrangements are in place for dealing with accidents and emergencies?

**Cover Required**

Option One	Option Two

I have read the leaflet outlining the Insurance cover available for Childminders and wish to arrange cover. I declare that, to the best of my knowledge and belief, the above statements made by me are true and complete.  
 I agree that this proposal and declaration shall be the basis of the contract between me and Royal & SunAlliance.

Administration Fee of € 30.00

Personal Accident Cover (Optional)

Number of children in your care  

Please complete the Proposal Form and send to Alan B. Kidd & Co. Ltd., with a self addressed envelope and appropriate remittance. Cheques to be made payable to Alan B. Kidd & Co. Ltd.

Signed .....

Date .....



Unit 6, Block E, Nutgrove Office Park,  
 Rathfarnham, Dublin 14.  
 TELEPHONE: 207 9400 FAX: 207 9017  
 EMAIL: info@kiddinsurances.ie  
 WWW: www.kiddinsurances.com

## **IMPORTANT NOTICE**

Failure to provide accurate details on this Proposal Form may invalidate cover.

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A copy of the completed Proposal Form is available on written request. You should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into the contract.

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The indemnity provided by Section 2 Public/Products Liability will cover the Insured's legal liability arising from or in connection with the administering of oral medication at the request of the child's parent/guardian providing a register of medication is maintained. The register must indicate times/dosages and be completed after each administration.

Where the Insured has been requested to administer an injection or emergency treatment for allergies following written instruction from the parent/guardian the Insured must obtain a written indemnity form.

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Subject otherwise to the terms exceptions and conditions of the policy.

**This scheme is underwritten by:**



Royal & SunAlliance, 13-17 Dawson Street, Dublin 2. Telephone: (01) 677 1851. Facsimile: (01) 671 7625.

Royal & Sun Alliance Insurance plc. Registered in England and Wales No 93792.

Registered Office: St Mark' s Court, Chart Way, Horsham RH12 1XL.

Registered in the Republic of Ireland No 903697.

[www.royalsunalliance.ie](http://www.royalsunalliance.ie)

Royal & Sun Alliance Insurance plc is authorised by the UK Financial Services Authority  
and regulated by the Financial Regulator for the conduct of business in Ireland

**CMB7057 (01/08)**