

Crèche, Nursery and Childminders

SPECIAL INSURANCE SCHEME

To meet the particular needs of Crèches, Nurseries and 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.

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KIDD INSURANCES

IBA Member

DETACH AND RETAIN

BASIC INSURANCE PACKAGE:

- 1. Property** – Insurance of Crèche equipment/contents (subject to average) up to €20,000 (minimum), or higher if required in units of €1,000 against loss or damage.
Theft cover is subject to all equipment/contents being securely locked in a building, room, cupboard or press at the end of each Crèche session, with access restricted to the Crèche. Breakage of plain glass of ordinary glazing quality for which the Crèche is responsible is also included. The first €125 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 the Crèche's care) or accidental damage to their property arising out of or in connection with the Crèche's 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. Loss of Money** – (including cash, bank notes, currency notes, cheques, postal and money orders) in the following circumstances or situations:
- | | | |
|--|--------|--|
| a) In transit, bank night safe, residences of Crèche officials and at any Crèche premises whilst being used for Crèche activities. | €3,000 | |
| b) Personal money (not otherwise insured) of Supervisors and Helpers and Employees while at the Crèche during Crèche sessions. | €150 | |
| c) Any other loss. | €150 | |
- 4. Personal Accident** – accidental bodily injury sustained while engaged in Crèche activities **EXCLUDING SWIMMING** by
- | | | |
|---|----------|----------|
| a) Employees, Helpers or Supervisors (paid or unpaid) all aged 15-70 inclusive. | | |
| b) Helpers and Crèche children all aged up to 15. | | |
| Benefits: | A | B |
| 1. Death. | €25,000 | €650 |
| 2. Loss of one or more limbs or eyes, or Permanent Total Disablement from gainful employment of any and every kind. | €25,000 | €25,000 |
| 3. Temporary Total Disablement from usual occupation – per week for a maximum of 104 weeks in all, not necessarily consecutive. | €250 | Nil |
- Medical and out-of-pocket expenses are not insured.
- 5. Employer's Liability** – Insurance against liability at law for accidental bodily injury or disease to employees arising out of their employment. The limit of indemnity is €13,000,000 any one occurrence.
- 6. Loss of Income** – Loss of income (fees) and/or increased cost of working in the event of the Crèche having to close as a result of :
- | | |
|---|--|
| A) Loss or damage to buildings and/or equipment | |
| B) Infectious Disease | |
- Cover applies for 12 months from date of the incident causing closure, excluding the first 7 days.
The sum insured is €80,000, including accountants fees incurred in the preparation of a claim. Increased cover is available on application to Alan B. Kidd & Co. Ltd.
- 7. Legal Expenses Cover** - with access to helpline

OPTIONAL INSURANCES:

- 8. Buildings** – Insurance of buildings (subject to average) against loss or damage. Property Owners Liability is included with a limit of indemnity of €6,500,000 any one occurrence. This section can also cover tenants improvements.
The first €125 of each and every claim is excluded.
- 9. 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 Euro 7.50 per child in your care.

Note 1 The following ratios of adults to children must be complied with at all times on the premises:

- 1:3 for children up to one year
- 1:5 for children between 1 and 2 years
- 1:6 for children between 2 and 3 years
- 1:8 for children between 3 and 6 years
- 1:10 for children over 6 years

In respect of organised outings the ratio is 1:3 for all age groups with a minimum of two adults at all times.

Note 2 In respect of Crèches organised in private houses, the insurers of the house should be informed and advised that the Crèche is insured under this special scheme. If using vehicles for transporting children, the insurers of the vehicle should be informed

Note 3 Each separate Crèche must have its own insurance cover.

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.

10. Please confirm which facilities you provide

- | | | |
|---------------|------------------------------|-----------------------------|
| a) Sleep Room | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| b) Playrooms | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| c) Meals | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| d) Garden | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

11. Do you regularly check and maintain all equipment in a safe working condition? Yes No

12. Do you have:

- | | | |
|----------------------|------------------------------|-----------------------------|
| a) Fire Blanket | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| b) Fire Extinguisher | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| b) Smoke Alarm | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

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

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

How often is it practiced?

15. What procedures are followed for the administration of medication to children?

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

17. Have you, your directors or partners

- a) ever been declared bankrupt or insolvent Yes No
- b) ever been convicted or charged (but not yet tried) with a criminal offence other than a minor motor offence Yes No
- c) ever been declined or refused insurance cover, or had cover cancelled, or had special terms imposed in respect of any of the covers to which this insurance relates Yes No

18. 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

19. Have any accidents, losses or claims arisen whether insured or not during the past 5 years? Yes No

If Yes, give details

20. Are you a member of any childcare organisation? Yes No

If Yes, give details

I have read the leaflet outlining the Insurance cover available for organisers of Crèches, Nurseries and 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 RSA Insurance Ireland Limited.

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

Signed.....

Date.....



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IMPORTANT NOTICE

Cover is NOT provided under this Scheme for businesses which cater for casual clients where children are accepted on a 'drop in' ad hoc basis for a few hours, See Question 2. Application for insurance for such businesses may be made on this form and assessed separately.

This Scheme only relates to Crèches, Day Nurseries and Childminders who cater for regular clients, i.e. pre-registered and pre-booked.

* * * * *

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

* * * * *

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.

* * * * *

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.

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This scheme is underwritten by:



RSA, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.
Telephone: 1890 290 100 Facsimile: (01) 290 1001
RSA Insurance Ireland Limited is registered in Ireland under number 148094
with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.
RSA Insurance Ireland Limited is regulated by the Financial Regulator.