

# OUR BUSINESS IS TO PROTECT YOURS

## Nursery Insurance Summary of Cover

Version: January 2017



Underwritten by



01473 346 118  
[www.poundgateschildcare.com](http://www.poundgateschildcare.com)

Pound Gates St Vincent House, 1 Cutler Street, Ipswich, Suffolk, IP1 1UQ  
Pound Gates & Co Ltd, trading as Pound Gates, is authorised and regulated by the  
Financial Conduct Authority, and is an ISO and Investor in People accredited company

Policy ref: PD2513

### What is a policy summary?

This document provides key information about the Pound Gates Nursery Insurance policy wording. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Pound Gates Nursery Insurance policy wording which is available from Pound Gates & Company Ltd. If you have any questions please contact Pound Gates & Company Ltd on 01473 346046 or by email at [childcare@poundgates.com](mailto:childcare@poundgates.com)

### Policy name

Pound Gates Nursery Insurance

### Type of insurance

Pound Gates Nursery Insurance is specifically tailored to suit the specialist needs of full time Day Care Nurseries and Kindergartens

### Underwritten by:

Ecclesiastical Insurance Office plc, other than the Commercial legal protection section which is arranged by ARAG plc and underwritten by Brit Syndicate 2987 at Lloyd's.

This policy is operated under delegated authority by Pound Gates. Registered in England, No. 3097866. Registered Office: St. Vincent House, 1 Cutler Street, Ipswich, IP1 1UQ. Authorised and regulated by the Financial Conduct Authority.

### Duration of your policy:

12 months from the start date shown on your policy schedule.

### Renewal of your policy:

Pound Gates & Company Ltd will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

### Significant features and benefits

Ecclesiastical has been providing education, school and nursery insurance for over 40 years, we know how important it is to assess the insurance needs of your nursery on its own merits and Pound Gates will work with you to tailor the policy to meet your requirements.

The Pound Gates Nursery Insurance policy is a comprehensive insurance package and includes the following covers as standard:

Property damage	Equipment breakdown
Business interruption	Money with assault extension
Personal accident	Employers liability
Public & products liability	Professional indemnity
Directors' and officers' liability	Commercial legal protection
Loss of registration	

You may also add the following additional sections on request.

Fidelity

Terrorism

The sections automatically provided and the additional sections you have chosen to insure and the applicable sums insured are shown in your policy schedule.

### Key benefits include:

**We can provide a broad range of cover within one tailored policy which includes the following**

#### Property damage

'All Risks' cover for

- buildings including cover for subsidence
- contents and personal possessions including the personal possessions of nursery children
- contract works for repairs alterations and extensions to existing buildings
- fixed and unfixed equipment, including play equipment, external lighting equipment and signs covered in the open up to £20,000 in total in any one period of insurance

#### Business interruption

'All Risks' cover for

- business interruption and reasonable additional expenditure
- additional expenditure under the business interruption cover, which is not limited to the amount of revenue saved, to help you resume or maintain your normal business operations

#### Equipment breakdown

Breakdown cover for a range of equipment including lifts, boilers and air conditioning systems

- up to £5,000,000 any one period for all claims
- up to £500,000 any one accident for computer equipment at your premises
- up to £5,000 for any one accident to portable computer equipment anywhere in the world

#### Personal accident

Cover for your permanent employees governors and volunteers

#### Liabilities

Public liability and Employers' liability cover with a choice of indemnity limits (with a minimum for EL of £10,000,000) and a range of extensions as standard

- Overseas personal liability extension covering governors and employees
- Libel and slander extension up to £100,000 any one event, for unintentional infringements
- Additional clean-up costs extension up to £1,000,000 any one period, for remediation of accidental pollution and contamination which you are ordered to make by a regulatory authority

#### Financial lines

Cover for wrongful acts and errors under the Professional indemnity and Directors' and officers' liability sections

#### Commercial legal protection

Arranged by ARAG plc and underwritten by Brit Syndicate 2987 at Lloyd's

**Money**

- Includes Assault cover for injuries arising from robbery or hold-up whilst working for the business. - £10,000 for injuries such as death or loss of limbs or eyes
- Includes fraud and identity theft

**Fidelity**

Protecting you against theft by your employees

**Loss of registration**

Protecting you against loss of your registration certificate which occurs through no fault of your own

**Terrorism**

Cover for property damage or business interruption following an act of terrorism in Great Britain

### Supporting your business and your staff

You will have access to a number of helplines to support your business and your staff on a range of subjects, including: -

- legal and tax advice
- redundancy approval (paid for service)
- crisis communication and public relations support
- risk management
- counselling assistance

### Significant or unusual exclusions/limitations:

**Property damage**

- Conditions apply when a building becomes unoccupied, some cover may be reduced
- Excludes bridges, dams, land, piers, jetties, culverts, excavations and marquees, unless specifically insured
- It is a condition that you notify us of any alterations or repairs where the contract value exceeds £100,000
- Theft of personal valuables such as jewellery, precious metals, furs and pedal cycles must involve forced entry/exit to or from a building
- Excludes storm damage to property in the open

**Equipment breakdown**

- Equipment breakdown will not include items which are covered under any maintenance agreement, warranty or guarantee

**Personal accident**

- No personal accident cover for travel to a destination which the Foreign and Commonwealth Office (FCO) has advised against, before the journey commences

**Liabilities**

- No public liability cover for any claim connected with asbestos or asbestos materials

**Financial lines**

- No cover for any claims or circumstances which are known to you at the start of this insurance
- Excludes dishonesty of an employee where previously there has been reasonable cause for suspicion of dishonesty by the employee in question

**Commercial legal protection**

- In certain circumstances, you have the option not to use the solicitor appointed by ARAG plc. We will only pay the amount, we would have paid to a solicitor from our panel
- Excludes claims which do not have reasonable prospects of success

**Money**

- Escort requirements are in place for transporting cash in excess of £3,000
- Excludes fraudulent use of credit or debit cards by you and your representatives
- Identity theft costs must be agreed by us in advance

**Fidelity**

- Cover will be subject to you complying with minimum standards of control in respect of supervision, accounting procedures and checking the security of money or goods

**Loss of registration**

- Excludes losses caused by your own acts or omission

**How we will use your data**

We hold data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services for this policy.

**Fraud prevention**

We may check your details with various fraud prevention and credit reference agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. If you make a claim, we will share your information (where necessary) with other companies to prevent fraudulent claims.

**For further information on how we use your data and fraud prevention please refer to our Privacy Policy at [www.ecclesiastical.com/privacypolicy](http://www.ecclesiastical.com/privacypolicy)**

**Our right to cancel**

We have the right to cancel your policy by sending 7 days' notice and shall refund to you the proportionate premium for the unexpired period of cover, this is shown under the heading "Cancellation" in the General Conditions.

Separate cancellation conditions apply to the Commercial legal protection section.

## Claims service

In the unfortunate event of a claim, please notify the Pound Gates Claims Team as soon as possible.

Tel no. 01473 346046

Email [childcareclaims@poundgates.com](mailto:childcareclaims@poundgates.com)

**Or for claims other Commercial legal protection claims call Ecclesiastical on:**

Tel no. 0345 603 8381.

**For Commercial legal protection claims:**

Call 0333 000 7920 if urgent legal representation is needed. Where urgent legal representation is not required ARAG require claims to be put in writing. Download a claim form at [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims) or call 0117 917 1698.

## Complaints

If you are unhappy with our products or service, please contact us as soon as possible. You can complain in writing or verbally at any time to

**For all complaints other than Commercial legal protection complaints**

Ecclesiastical Insurance Office plc

Beaufort House

Brunswick Road

Gloucester

GL1 1JZ

Tel 0345 777 3322

Email: [Complaints@ecclesiastical.com](mailto:Complaints@ecclesiastical.com)

**Our promise to you**

We will aim to resolve your complaint within one business day.

To resolve your complaint we will

- Investigate your complaint diligently and impartially within Ecclesiastical
- Keep you informed of the progress of the investigation
- For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision
- Respond in writing to your complaint as soon as possible

If you're not satisfied with our response, or we have not completed our investigation after eight weeks, we'll inform you of your right to take the complaint to

**Financial Ombudsman Service**

**Exchange Tower**

**London**

**E14 9SR**

**Tel: 0800 023 4567**

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

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

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website <http://ec.europa.eu/consumers/odr/>, which has been set up by the European Commission.

This complaints procedure does not affect your right to take legal proceedings.

## For Commercial legal protection complaints

### Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to our Customer Relations Department who will arrange to have it reviewed at the appropriate level. We can be reached in the following ways:

0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays, for our mutual protection and training purposes, calls may be recorded).

[customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

### Step 2

Should you remain dissatisfied you can pursue your complaint further with Lloyd's.

They can be reached in the following ways:

0207 327 5693, Fax: 0207 327 5225

[complaints@lloyds.com](mailto:complaints@lloyds.com), Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Lloyd's, One Lime Street, London EC3M 7HA

### Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you may refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. The FOS can normally deal with complaints from small businesses with an annual turnover of less than €2 million and fewer than 10 employees. They can be contacted at:

0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile

[enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find out more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

## Financial Services Compensation Scheme (FSCS)

The FSCS is the independent body, set up by Government, which gives you your money back if your authorised\* financial services provider goes bust.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to them at:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU.

Tel: 0207 741 4100 or 0800 678 1100

Fax: 0207 741 4101

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

\*The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

## Law applying

The policy will be governed by English law unless you live in Scotland in which case the law of Scotland will apply (except the Legal expenses section which is subject to the law of that part of the United Kingdom, Channel Islands or Isle of Man where your business is registered). In the case of a dispute as to which law applies, it will be English law.



This contract is (other than the  
Commercial legal protection section)  
underwritten by:  
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.  
Our permitted business is general insurance.

The Commercial legal protection section is  
underwritten by Brit Syndicate 2987 at Lloyd's.  
FCA register number 204930

**You can check this on the  
FCA's register by visiting the  
FCA's website**

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

**or by contacting the FCA on  
0800 111 6768**

If you would like this booklet in large print, braille,  
on audio tape or computer disc please call us on

**0345 777 3322**

You can also tell us if you would like to always  
receive literature in another format.



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