

Policy Schedule For your PreSchool

Insured on Childcare and Business Combined Policy

About You	
Policyholder	Norton Preschool CIC
Correspondence Address	6 Corunna Close Brockhill Village Norton Worcester Worcestershire WR5 2PW United Kingdom
Business Description	Pre-school, playgroup, kindergarten or creche providing organised and supervised activities for any group of children, as prescribed or required by the local authority governed and registered in accordance with the Childcare Act 2006 where applicable, and including the provision of any additional services and activities detailed below. Outdoor learning activities (outdoor learning activities and higher risk outdoor learning activities as defined in the policy)
Additional Services	- None
Employer Reference Number	064PJ00154849
Your Subsidiary Name	None
Your Subsidiary's Employer Reference Number	N/A

About Your Policy	
Master Policy Reference Number	Y149201QBE0123A
Policy Number	PGP2004638
Policy Wording Reference	PCCB011223
Package Cover Level Selected	Executive
Period of Insurance	19 th December 2024 to 18 th December 2025
Reason for Issue	Renewal
Date of Issue	10 th December 2024

Your Premium	
This Transaction Premium excluding IPT	£711.93
This Transaction IPT	£85.44
This Transaction Premium including IPT	£797.37
Annual Policy Premium including IPT	£797.37

Sections of Cover	
Property Damage	Insured
Employers' Liability	Insured



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Public and Product Liability	Insured
Treatment Liability for Registered Providers	Insured
Treatment Liability for Unregistered Providers	Not Insured
Professional Indemnity	Insured
Directors', Trustees' and Officers' Liability	Not Insured
Legal Expenses	Insured
Portable Equipment	Insured
Equipment Breakdown	Insured
Business Interruption	Insured
Loss of Registration Certificate	Not Insured
Personal Accident	Insured
Money	Insured
Employee Dishonesty	Insured
Terrorism	Not Insured
Cyber	Not Insured
Trustees' and Officers' Financial Liability	Insured
Loss of Licence	Not Insured

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Property Damage Section	
Risk Address 1	
Risk Address	Rear Of Norton Parish Hall Wadborough Road Not Found Address1 R WR5 2QB United Kingdom
Item Description	Sum Insured
Buildings	£68,435
Contents	£6,761
Excess Applicable to Risk Address 1	
Accidental damage to sanitary ware, underground pipes and cables	£250
Children's personal effects	£25
Deterioration of refrigerated stock	£50
Escape of water from any fixed installation	£500
Glass	£150
Officials personal effects	£50
Subsidence, ground heave or landslip (if applicable)	£1,000
Theft not involving forcible and/or violent entry during business hours	£500
All other claims	£150
Extensions to this Section	Maximum Amount Payable
Additional Costs of Construction – Energy Efficiency	£100,000 or 10% of the Property Damage sum insured, whichever is the lower
Additional Statutory Costs	£500,000 or 20% of the Property Damage sum insured, whichever is the lower
Capital Additions	£1,000,000 or 25% of the Property Damage sum insured, whichever is the lower
Continuing Interest and Hire Charges	£10,000 or 20% of the Property Damage sum insured, whichever is the lower
Contract Works	£100,000
Deterioration of Refrigerated Stock	£500
Documents and Computer System Records	£25,000 or 15% of the Property Damage sum insured, whichever is the lower
Drains, Sewers and Gutters	£25,000 or 20% of the Property Damage sum insured, whichever is the lower
Exhibitions	£50,000 or 20% of the Property Damage sum insured, whichever is the lower
Fixed Glass, Mirrors and Signs	
(b) armoured, bent or other special glass or lettering or designs superimposed on glass	£500
(c) alarm foil	£500
any other loss	£2,500
Fixed Outside Equipment	£5,000



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Further Investigation Costs	£5,000
Groundsman's Machines and Equipment	£1,000
Household Contents	£2,500
Landscaping Costs	£25,000 or 20% of the Property Damage sum insured, whichever is the lower
Loss Minimisation Expenses	£10,000
Loss of Metered Gas and Water	£25,000 or 25% of the Property Damage sum insured, whichever is the lower
Officials' Personal Effects	£1,000
Participants' Personal Effects	£250
Protection Equipment Expenses	£10,000
Sanitary Ware and Underground Service Pipes or Cables	£25,000 or 20% of the Property Damage sum insured, whichever is the lower
Seasonal Increase	£2,500 or 10% of the Property Damage sum insured, whichever is the lower
Sheds and Shipping Containers	£2,500
Temporary Removal	10%
Theft Damage to the Buildings	£10,000
Theft of Fixed Fabric of the Building	£50,000 or 20% of the Property Damage sum insured, whichever is the lower
Theft of Keys	£2,500
Trace and Access	£25,000 or 25% of the Property Damage sum insured, whichever is the lower
Unauthorised Use of Electricity, Gas and Water	£50,000 or 25% of the Property Damage sum insured, whichever is the lower

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Employers Liability Section	Limit of Indemnity
Limit of Indemnity – Any One Occurrence	£10,000,000
Extensions to this Section	Maximum Amount Payable
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£250
Important Information	

Employers' Liability Tracing Office

If **your** policy provides Employers' Liability cover information relating to **your** insurance policy will be provided to the Employers' Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumers (the Claimants) who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers to identify:

- which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website: www.elto.org.uk

Public and Products Liability Section	Limit of Indemnity
Public Liability	£5,000,000
Limit of Indemnity – Any One Occurrence	
Products Liability	£5,000,000
Limit of Indemnity - Any One Period of Insurance	
Extensions to this Section	Maximum Amount Payable
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£250
General Data Protection Regulations	£1,000,000

Treatment Liability for Registered Providers Section	Limit of Indemnity
Limit of Indemnity – Any One Occurrence	£5,000,000

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Professional Indemnity Section	Limit of Indemnity
Professional Indemnity	
Limit of Liability - Any One Period of Insurance	£500,000
Extensions to this Section	Maximum Amount Payable
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£250
Legal Representation	£50,000
Loss of or Damage to Documents	£50,000
Excess Applicable to this Section	
All claims	£250

Legal Expenses Section	Limit of Liability
This section of the policy is arranged by Morton Michel with ARAG plc	
Legal Expenses	£100,000
Insured Events	
Compliance & Regulation	Insured
Contract & Debt Recovery	Insured
Crisis Communication	£25,000 per claim
Employment Restrictive Covenants (defence)	Insured
Identity Theft	Insured
Legal Defence	Insured
Loss of Earnings	Insured
Partnership Disputes	£25,000
Personal Injury	Insured
Property	Insured
Statutory Licence Appeals	Insured
Tax Disputes	Insured
Employees' Compliance & Regulation	Insured
Employment	Insured
Employment Compensation Awards	Insured
Employment Restrictive Covenants	Insured
Executive Suite	Insured
Service Occupancy	Insured
Tax Compliance Disputes	Insured

Portable Equipment Section		
Item Description	Territorial Limit	Sum Insured
Portable Equipment – Unspecified	UK	£1,000
Excess Applicable to this Section		

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All Claims £100

Equipment Breakdown Section	Limit of Liability
Equipment Breakdown	£5,000,000
Extensions to this Section	Maximum Amount Payable
Additional Access Codes	£20,000
Anchor Location	£50,000
Away From Premises	£1,000,000
Business Interruption	£100,000
Computer Equipment	£500,000
Computer Equipment - portable equipment	£5,000
Damage to Own Surrounding Property	£2,000,000
Debris Removal	£25,000
Energy Efficiency Improvements	£25,000 or 25% of the damaged covered equipment , whichever is the lower
Expediting Expenses	£20,000
Hazardous Substances	£10,000
Hire of Substitute Items	£10,000
Public Authorities/Law of Ordinance	£5,000,000
Reinstatement of Data and Computer Increased Costs of Working	£50,000
Repair Costs Investigation	£25,000
Storage Tanks & Loss of Contents	£10,000
Excess Applicable to this Section	
All Claims	£350

Business Interruption Section	Sum Insured
Gross Revenue - 12 Months Maximum Indemnity Period	£100,000
Additional Increased Cost of Working	Not Insured
Gross Rent Receivable	Not Insured
Increase in Cost of Working	Not Insured
Extensions to this Section	Maximum Amount Payable
Alternative Accommodation	20%
Book Debts	£100,000
Compulsory Closure	£25,000
Contract Sites	£25,000
Dependent Children	£5,000
Documents and Computer System Records	£50,000
Essential Employees	£25,000
Exhibition Sites	£25,000
National Lottery	£10,000
Property in Transit	£25,000

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Public Utilities

(a) Damage at premises of utility service provider	£50,000
(b) Damage to land based property - failure of supply	£50,000
Suspension of Employees	£5,000

Personal Accident Section	Compensation
Officials – Insured Events	
Death	£25,000
Loss of Limb	£25,000
Loss of Sight, Hearing or Speech	£25,000
Permanent Total Disablement	£25,000
Temporary Total Disablement per Week	£250
Participants – Insured Events	
Death	£10,000
Loss of Limb	£25,000
Loss of Sight, Hearing or Speech	£25,000
Permanent Total Disablement	£25,000
Extensions to this Section	Maximum Amount Payable
Medical Expenses	15% of the Compensation

Money Section	
Item Description	Limit of Liability
1. Loss of non-negotiable Money	£250,000
2. Loss of Money other than non-negotiable Money on the Premises	
(a) in transit in the personal custody of any official or in a bank night safe	£2,500
(b) on the premises during business hours	£2,500
(c) on the premises out of business hours contained in a locked safe(s)	£1,000
(d) on the premises out of business hours contained in a coin operated vending, gaming or amusement machine or payphones	£150
(e) on the premises out of business hours not contained in a locked safe(s)	£500
(f) in home of any official	£1,000
(g) in a charity box under your control	£50
Extensions to this Section	Maximum Amount Payable
Additional Settings	£2,500
Credit Cards	£1,000
Officials' Personal Money	£300
Personal Effects	£1,000
Safe(s)	£1,000
Excess Applicable to this Section	



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All Claims £0

Employee Dishonesty Section	Limit of Liability
Employee Dishonesty	£25,000
Excess Applicable to this Section	
All Claims	£500

Trustees' and Officers' Financial Liability Section	Sum Insured
Trustees' and Officers' Financial Liability	£5,000
Excess Applicable to this Section	
All Claims	£25 or 5% of each and every claim, whichever is the greater



arranged by
Morton Michel
The Childcare Insurance Specialist



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Endorsements and Conditions applicable to your policy

The following endorsement applies to Risk Address 1 : Rear Of Norton Parish Hall, Wadborough Road, Not Found Address1 R, WR5 2QB, United Kingdom, only

Buildings Excess

In respect of the Property Damage Section **we** will not be liable for the first £300 of each and every loss arising from **damage** to the **buildings**.