

No nonsense nursery insurance

With over 30 years of experience in the Care industry, we are experts in arranging essential insurance cover for nurseries. Designed to meet the needs of a range of nurseries including private day, kindergartens, sure starts and children's centres; our policy provides contents, business interruption and liability cover as standard.

Flexible Footprint

As specialists in the Care sector, we have been able to create a policy that considers all insurance elements of your client's working environment and what cover they are likely to need, such as Employers & Public Liability, contents and personal accident covered as standard, as well as 24hour helplines for legal and stress to assist your client when they need support most.

Our aim is to grow together by working closely with you to deliver what your clients need:

- ✓ Our policies are underwritten by A-rated insurer Markel
- ✓ We have an in-house underwriting team so you can talk directly to the underwriter in regards to your client's scheme
- ✓ A Loss Assist service to help your client with the more complicated material damage claims over £5,000
- ✓ Access to Markel Law Hub, an online legal and HR tool

Easy to do business with

Our delegated authority and binder expertise helps us to help you do more for your client. Simply send us your presentation and we'll come back to you with a competitive quote.

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**TAKING
CARE OF THOSE
THAT CARE**



Nursery Insurance

Our Footprint

- ✓ Private day nurseries
- ✓ Kindergartens
- ✓ Sure Start nurseries
- ✓ Montessori schools
- ✓ Children's centres including breakfast clubs, after school clubs and non-residential summer camps

The scheme does not currently provide cover for:

- ✗ Care provided in residential settings
- ✗ Youth offenders or secure facilities
- ✗ Pupil referral units or specialist education facilities
- ✗ Special schools
- ✗ Property Owners
- ✗ Risks based in Republic of Ireland

What we Cover

Building and Contents

- ✓ Includes cost in reproducing documents, manuscripts and business books, as well as computer systems records
- ✓ Personal belongings up to £1,000 for staff and children
- ✓ Household contents covered if your client lives at the premises
- ✓ Flood and escape of water
- ✓ Theft and attempted theft
- ✓ Emergency service damage to grounds up to £5,000
- ✓ Erasure of electronic data

Business Interruption

- ✓ Loss of gross revenue
- ✓ Increase to cost of working
- ✓ Alternative trading
- ✓ Temporary employees
- ✓ £750,000 over 24 months as standard

Other core covers available

- ✓ Money and assault
- ✓ Loss of registration up to £250,000
- ✓ Employers Liability - £10m as standard
- ✓ Public and products liability - £5m as standard (option to increase to £10M)
- ✓ Personal accident
- ✓ Director and officer liability - £25,000 (option to increase to £1M)
- ✓ Legal Expenses
- ✓ PR Crisis Management £25,000

Policy limitations & what we DON'T cover

- ✗ Contents cover is subject to minimum standards of security at the premises
- ✗ Fidelity guarantee maximum amount payable in one period is £25,000
- ✗ The legal expenses limit of indemnity is £250,000 for any one claim and £1 million for any one period of insurance
- ✗ Towergate Assist excludes non-material damage, claims under £5,000 and damage caused by subsidence, landslip or heave



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