



Childminding Ireland

9 Bulford Business Campus, Kilcoole, Co. Wicklow

Phone: 01-2878466 Fax: 01-2878465

email: info@childminding.ie

www.childminding.ie

GROUP INSURANCE SCHEME

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

WEB: www.kiddinsurances.com



KIDD INSURANCES

IBA Member

REGULATED BY THE CENTRAL BANK OF IRELAND

DETACH AND RETAIN

INSURANCE PACKAGES:

OPTION ONE - *€180

1. **Property** - Insurance of equipment (subject to average) up to €20,000 against loss or damage.

Theft cover is subject to all equipment being securely locked away.
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 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 Disease

Cover applies for 12 months from date of the incident causing closure,

The sum insured is €80,000, including accountants fees incurred in the preparation of a claim.

5. **Legal Expenses Cover** - with access to Helpline
-

OPTION TWO - *€150

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. 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. The ratio of children to childminders must comply with current Childcare Legislation.

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

* above premium inclusive of €30 broker administration fee

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.

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 available on request and the premium is calculated at €7.50 per child.



KIDD INSURANCES

PROPOSAL FORM FOR *Childminding Ireland* GROUP INSURANCE SCHEME

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

Tel No:

Email address:

2. *Childminding Ireland*
Membership Number

If not yet allocated, have you
applied for membership?

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

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

7. Do you have:

a) Fire Blanket Yes No

b) Fire Extinguisher Yes No

c) Smoke Alarm Yes No

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

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

How often is it practiced?

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

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

If Yes, give details

12. 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

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 RSA Insurance Ireland Limited.

Cover Required

Option One €180

Option Two €150

Personal Accident Cover (Optional) €7.50 per child

Number of children in your care

Please complete the Proposal Form and return 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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Rathfarnham, Dublin 14.
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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 Central Bank of Ireland.