

# nannyinsure | policy summary |

The Nannyinsure policy arranged by Hayes Parsons Ltd is underwritten on behalf of Ecclesiastical Insurance Office Plc. Hayes Parsons and Ecclesiastical Insurance Office Plc are authorised and regulated by the Financial Services Authority.

This document summarises the cover provided by the Nannyinsure policy and should be read carefully before you complete the proposal form. The Policy Summary does not contain the full policy terms and conditions, which can be found in the policy document.

In order for cover to be provided you need to have a **Criminal Records Bureau (CRB)** check. The application asks questions about these. However, if you do not have a CRB check you can still apply for cover as long as you apply for and obtain a CRB check within 90 days of the commencement of cover. Please note that if you do not obtain a CRB check in this period your policy will cease unless you ask Hayes Parsons and they agree to extend the 90 days period.

Hayes Parsons' **Terms of Business** and **Terms and Conditions** are available on our website [www.nannyinsure.co.uk](http://www.nannyinsure.co.uk), or can be obtained, together with the full policy document on request from Hayes Parsons Ltd.

**1 Cover in Brief**

The insurance is an annual policy and provides an indemnity limit of £3,000,000 or £5,000,000 (as selected by you in your application) for all sums which you may become legally liable to pay in compensation for damages, awarded in a civil action, together with legal costs and expenses and solicitors fees (with the consent of Ecclesiastical), arising from an incident occurring whilst carrying out your professional duties as a Nanny.

Such Legal Liability must arise from:

1. Accidental Bodily Injury to any person;
2. Accidental Loss or destruction of or accidental damage to third party property, including such loss or damage caused by a minded child

**2 Important Extensions of Cover (included with no additional cost to you)**

- Administration of Drugs or Medicine subject to Special Condition 2
- Administration/Provision of Medication by Injection, or feeding tube and the like subject to Special Conditions 2 and 3
- Nanny Duties outside the United Kingdom;
- Contingent motor liability;
- Food poisoning

**3 Main Exclusions to the Policy:**

- Employers' Liability.
- Professional Negligence.
- Fines, penalties or liquidated damages.
- Liability arising out of:
  - » Bodily Injury to any minded child not in your care unless left in temporary care of a responsible adult that has been approved by a Parent;
  - » Bodily Injury to you, your family or employee
  - » loss of or damage to your own property or property in your custody;
  - » Advice, design or formula;
  - » The terms of a Contract, unless such liability would attach in the absence of the contract;
  - » The provision of or administering medical treatment unless in accordance with Special Conditions 2 and 3
  - » Abuse;
  - » Malicious, deliberate or reckless acts.

**4 Territorial Limits**

- United Kingdom; and
- The remainder of the European Union subject to Special Condition 1 below; and
- Elsewhere in the world, but limited to no more than 90 days during the period of insurance and subject to Special Condition 1

**5 Law and Jurisdiction**

Unless specifically agreed to the contrary this insurance shall be subject to English Law. The underwriters will submit to the jurisdiction of any court.

**6 Special Conditions**

1. Nanny Duties are covered for temporary trips outside the United Kingdom as long as at least one parent of the child is present and travel insurance is in force for the duration of the trip.
2. Administration of Drugs is covered as long as:
  - a. The parent provides you with full details of any allergy or medication suffered by their child with the details to be recorded in a drugs register;
  - b. The drug or medicine must be prescribed by child's General Practitioner or Hospital Consultant;
  - c. The drug or medicine must be kept in a secure place with access by authorised persons only;
  - d. The drug or medicine must be labelled with the child's name;
  - e. The drug or medicine register must consist of the following:
    - Child's Name;
    - Type of Drug or medicine administered;
    - Date and time administered;
    - Dosage;
    - Name and signature of persons administering drug or medicine;
    - Note of any known allergy to medication suffered by the child being cared for by the Nanny.

You must have a letter of authorisation from the Parent with clear instructions for the administration of non-prescribed drugs or medicines, prescribed oral medication or asthma inhalers.

3. Occasional, regular or emergency administration of medication is covered, such as epipens, hypodermic injections or tube administered medication (not including above) but:
  - a. You must have a letter from the Child's parent providing specific consent for you to administer the medication.
  - b. You must have a letter from the Child's General Practitioner or Consultant confirming:
    - What condition the drug or medicine is for with its name;
    - How and when the Drug is to be given;
  - c. You must have received the required training in the administration of the drug or medicine and, if required, you must provide proof of such training.

**7 How much does it cost?**

- £3,000,000 limit of indemnity costs £70 per annum\*
  - £5,000,000 limit of indemnity costs £90 per annum\*
- \* inclusive of Insurance Premium Tax at 5%