

Policy Schedule

For your Home Childcare Business

Underwritten on The Home Childcare Policy

About You	
Policyholder	LMR Maternity
Correspondence Address	Flat 1 Buriton House Wanborough Drive London SW15 4AR United Kingdom
Business Description	Maternity Nurse: A person contracted to care for both parent and baby(ies) during the postpartum period. Non Registered Nanny: A person contracted to look after children aged under 18 years, working in and from the child's home (including pick ups and drop offs, trips and outings, light domestic duties, sleep training, potty training, baby massage).
Employer Reference Number	Exempt

About Your Policy	
Policy Number	HC01010162
Period of Insurance	7 th November 2022 to 6 th November 2023
Reason for Issue	New Business
Date of Issue	7 th November 2022

Your Premium	
This Transaction Policy Premium excluding IPT	£61.63
This Transaction IPT	£7.39
Gross Transactional Premium including IPT	£69.02
Gross Annual Premium including IPT	£69.02

Sections of Cover	
Public and Products Liability	£10,000,000
Professional Indemnity	£100,000
Legal Expenses	£100,000
Property Damage	Insured
Personal Accident	Not Insured
Employers' Liability	Not Insured

Public and Products Liability Section	Limit of Indemnity
Public Liability	£10,000,000

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Limit of Indemnity – Any One Occurrence

Products Liability	£10,000,000
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

Professional Indemnity Section	Limit of Indemnity
Professional Indemnity	£100,000
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
Loss or Damage to Documents	£50,000
Legal Representation	£50,000
Excesses 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	
Contract & Debt Recovery	
Crisis Communication	
Employment	
Employment Compensation Awards	
Identity Theft Protection	
Legal Defence	
Loss of Earnings	
Personal Injury	
Property	
Statutory Licence Appeals	
Tax Disputes	

Property Damage Section	
Item Description	Sum Insured
Third Party Property	£1,000
Business Equipment	Not Insured



arranged by
Morton Michel
The Childcare Insurance Specialist



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Personal Possessions

Not Insured

Excesses Applicable to this Section

Damage to laptops, palmtops or notebooks, other electronic tablets,
mobile phones or electrical audio visual equipment in respect of Third
Party Property or Business Equipment

£100

Any other claim

£50

Endorsements applicable to your policy

None