

## Statement of Fact

### For your Children's Activity Group

Insured on Childcare and Business Combined Policy

#### Demands and Needs

The Childcare and Business Policy has been designed to meet the Demands and Needs of providers of entertainment and developmental activities in protecting their legal liabilities and material assets. Based on information obtained from you, we understand your demands and needs are those of providers of entertainment and developmental activities.

	You
<b>Title</b>	Mr
<b>First Name</b>	Roderick
<b>Surname</b>	Benson
<b>Date of Birth</b>	25/09/1966
<b>Email Address</b>	rod@magicalmathsclub.com
<b>Telephone Number</b>	07825819278
<b>Correspondence Address</b>	5 Pearn Road, Manchester, M19 1DS, United Kingdom
<b>Position</b>	

We are committed to sustainability and reducing the amount of paper that we use. All policy documents will be stored in your Online Account where you can view and download at your convenience.

- You have elected to receive your documents via your online portal.

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#### Covea Insurance plc

Registered Office: Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales No. 613259

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277

#### Morton Michel Ltd

Morton Michel is authorised and regulated by the Financial Conduct Authority. Firm reference no: 527300. Registered in England and Wales.

Registration No. 512835. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, England, DN22 7SW

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This Statement of Fact is a record of the information you've provided Morton Michel Insurance and is on which your insurance policy is based.

#### Fair Presentation of Risk

You have a duty to make a fair presentation of the risk when you first take out this policy and also whenever you renew it or ask us to change your cover. You should ensure that any information you have provided to us and the content of any application form, declaration and/or Statement of Fact is accurate and complete. Please note that insurers will not be deemed to have knowledge of or to have relied on information on your website.

If you do not comply with your duty to make a fair presentation of the risk, your policy may not be valid or the policy may not cover you fully or at all.

If you fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible we may avoid this policy and refuse all claims where:

- a) such failure was deliberate or reckless; or
- b) we would not have entered into this policy on any terms had you made fair presentation of the risk.

If you are not sure whether certain facts are relevant please ask your insurance broker or Morton Michel.

You must check all the information contained within this document immediately and tell us if any details are incorrect.

You should keep a written record (including copies of letters and emails) of any information you give Morton Michel or your insurance broker.

**Policy Ref:** CA02014117

**Date:** 16/09/2022

This policy has been designed for providers of entertainment and developmental activities exclusively for children. If you are not a provider of these childrens' activities then you should not apply for this policy. It may be that one of our other policies is suitable for your requirements and details of these can be found at [www.mortonmichel.com](http://www.mortonmichel.com). Alternatively, you can contact us on 0330 058 9861 to discuss your requirements further.

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#### About You

**Please confirm the full legal title and trading name of your business or organisation (e.g. Mrs Ann Smith, Mrs Ann Smith t/a ABC Active, ABC Active Limited, ABC Active Limited t/a activity for kids, etc.)**

Roderick Benson T/A Magical Maths South Manchester

**Please confirm the legal trading status of your business or organisation**

Self Employed

**What year was your business or organisation established**

2019

**What is your estimated annual turnover for the next twelve months**

£10,000

**Do you have employees or volunteers**

Yes

#### Your Business, Activities and Services

##### Business Description

Provision of organised and supervised entertainment and developmental activities as detailed below exclusively for children.

**What category of activities and/or services do you provide**

- Arts and Crafts
- Outdoor Learning
- Playground Games
- Reading and Learning
- Table Top Games

**What ages do you work with**

5-11 years

**Are all of your activities and/or services supervised by parents/guardians**

No

**What is the maximum number of children attending any location at any one time**

Up to 50

**Do you provide your activities and or services wholly or partly from a permanent premises**

No

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Do the activities and/or services you provide involve any of the following:

- **fund raising or promotional events with more than 500 participants or attendees**  
No
- **the sale or supply of alcohol**  
No
- **purpose built playground, zip wire, BMX or scooter track, skate park or roller-blading park**  
No

### Your Registration

Are you registered with any local or other authority (e.g. Ofsted, CQC) for all of the activities and/or services you provide

No

Are you required by law to be registered with any local or other authority (e.g. Ofsted, CQC) for all of the activities and/or services you provide

No

Do the services or activities you provide involve any overnight care or residential accommodation:

- at your premises
- elsewhere, other than in connection with occasional trips or outings, where the duration is no longer than three consecutive days

No

### Employers' Liability Tracing Office (ELTO)

Are you exempt from PAYE

Yes

### Risk Management

Do you have the following in place:

- **risk assessments for all activities and services you provide**  
Yes
- **a fire safety risk assessment**  
Yes
- **a health and safety policy which is communicated to your employees and volunteers, regularly reviewed and recorded (where required by law)**

Yes

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**Do you comply with the Government's Covid-19 Secure guidelines relevant to your business**

Yes

**Have you reviewed and updated where necessary, your Risk Assessments and Method Statements which ensure that your business is Covid Secure**

Yes

**Do you provide employees and volunteers with all necessary induction training appropriate to their role, refresh this as necessary and maintain records of all training provided**

Yes

**Do you obtain:**

- **satisfactory written references for all prospective employees, volunteers, trustees and officers before employing them**

Yes

- **all necessary criminal records and barred list checks in respect of all relevant, current and prospective employees and volunteers, where you are required by law to do so**

Yes

**If you appoint employees or volunteers while you are awaiting the outcome of criminal records and barred list checks in relation to them, are they supervised at all times by an employee for whom criminal records and barred list checks have been obtained**

Yes

**Do you:**

- **have a written safeguarding policy to guard against the abuse of children and/or vulnerable adults in your care (including activities away from your premises and overnight trips or stays if applicable)**

Yes

- **review and update your safeguarding policy at least annually and when legislation requires**

Yes

- **comply with all relevant legislation and guidelines relating to the safeguarding of children and/ or vulnerable adults**

Yes

- **ensure that all employees and volunteers are aware of the safeguarding policy and are provided with formal training at induction and throughout the course of their employment**

Yes

**Has any claim of abuse, whether successful or not, ever been made against you, your predecessors, or any past or present partner, director, de facto director, shadow director, officer, trustee or management committee member, employee or volunteer**

No

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**Are you or any of your partners, directors, de facto directors, shadow directors, officers, trustees or management committee members, employees or volunteers aware of any circumstances which may give rise to a claim of abuse against you or them**

No

**Have you had prior experience in delivering the activities or services that you provide**

Yes

### Your History

**Since it was established, has your business/organisation been continuously insured**

No

**Please provide full details of any breaks in your cover**

Policy lapsed June 2022

**Please give the name of current insurer**

Covea Insurance plc (through Morton Michel Insurance Brokers)

**Do you have any existing or previous insurances with Morton Michel**

Yes

**During the last five years have you:**

- suffered any losses or made any claims or
- had any claims made against you
- become aware of any circumstances that may give rise to a claim against you in respect of death, injury, damage to property, financial loss or legal expenses

**for any of the risks you now wish to insure whether insured or not.**

No

**In respect of the business/organisation you wish to insure, has any insurer or insurance provider (including Morton Michel) ever:**

- declined your proposal (i.e. refused to provide an insurance quotation for you)

No

- refused to offer renewal of, or cancelled your policy

No

- imposed special terms or conditions

No

**Have you, your partners, directors, de-facto directors, shadow directors, officers, trustees or management committee members:**

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- **held any of those positions in any business or organisation which is or has been the subject of a winding up or administration order, receivership proceedings, or a Company Voluntary Arrangement**

No

- **been declared bankrupt or insolvent, or been the subject of bankruptcy proceedings or an Individual Voluntary Arrangement**

No

- **been the subject of a County Court Judgement (or Scottish equivalent) or are there any proceedings pending**

No

- **been the subject of a Debt Relief Order or are there any applications pending**

No

**Have you, your partners, directors, de-facto directors, shadow directors, officers, trustees or management committee members:**

- **been convicted of or charged with (but not tried) or received a police caution in connection with any criminal offence (other than motoring offences) Convictions regarded as spent under the Rehabilitation of Offenders Act 1974 do not need to be disclosed**

No

- **been prosecuted or received notice of intended prosecution, issued with a simple caution or been served with a prohibition or improvement notice in connection with a breach of any health and safety legislation**

No

- **failed to implement any requirements made by previous insurers as a condition for the provision of insurance cover**

No

- **had an application for registration refused, or a registration suspended or terminated, by any registering authority**

No

**Are you or any of your partners, directors, de-facto directors, shadow directors, officers, trustees or management committee members, employees or volunteers listed on, or required to be listed on, the Sex Offenders Register (pursuant to the Sex Offenders Act 1997 as amended by the Sexual Offences Act 2003), or have you or they been listed on it at any point in the past**

No

**You have confirmed that you:**

- **do not have any assets, employees, volunteers or presentation outside of England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man**

Yes

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#### Additional Information obtained from you:

None

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## IMPORTANT INFORMATION

### Insurers

Your insurance will be provided under the Childcare and Business Policy. You will be insured by Covea Insurance plc for all sections other than the Legal Expenses section which is administered by ARAG plc.

### Registration and Regulatory Information

Covea Insurance plc. Registered in England and Wales No. 613259.

Registered office: Norman Place, Reading, Berkshire RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 202277.

ARAG plc. Registered in England number 02585818.

Registered address: 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369.

### Morton Michel

Morton Michel have delegated underwriting authority from Covea Insurance plc and ARAG plc. In placing your business directly with Covea Insurance plc and ARAG plc Morton Michel is acting as their agent. In the event of a claim, Morton Michel will act as your agent.

### How Covea Insurance plc uses your information

Please visit [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection) for further information about how and when we process your personal information under our full Privacy Policy.

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc ('we, us, our') and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as "sensitive personal information", we must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:



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It is necessary for us to process your personal information to provide your insurance policy and services. We

- will rely on this for activities such as assessing your application, managing your insurance policy, handling claims and providing other services to you.
- we have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records and developing, improving our products and services.
- we have a legal or regulatory obligation to use such personal information.
- we need to use such personal information to establish, exercise or defend our legal rights.
- you have provided your consent to our use of your personal information, including sensitive personal information.

### How we share your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following third parties, including:

- reinsurers, regulators and authorised/statutory bodies
- credit reference agencies
- fraud prevention agencies
- crime prevention agencies, including the police
- suppliers carrying out a service on our, or your behalf
- product providers where you have opted to buy additional cover
- other insurers, business partners and agents
- other companies within the Covea Insurance Group.

### Marketing

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

### Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances, you can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating.

### Automated Decisions

We may use automated tools with decision making to assess your application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

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These automated decisions will produce a result on whether we are able to offer insurance, the appropriate price for your policy or whether we can accept your claim. If you object to an automated decision, we may not be able to offer you an insurance quotation or renewal.

### **How to Contact Us**

Please contact us if you have any questions about our Privacy Policy or the information we hold about you:  
The Data Protection Officer , Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX  
or email: [dataprotection@coveainsurance.co.uk](mailto:dataprotection@coveainsurance.co.uk).

### **Choice of Law**

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in the part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales will apply.

### **Policy Summary**

The cover provided by the Insurance policy is outlined in the Policy Summary. You should read this document carefully before proceeding.

### **Terms of Business**

The Terms of Business sets out the terms and conditions between you and Morton Michel. You should read this document carefully before proceeding