

**How to contact us****t:** 02920 031980

Office G13, Regus House, Malthouse Avenue, Cardiff Gate Business Park, Cardiff, CF23 8RU

[www.howdengroup.com](http://www.howdengroup.com)

To Whom It May Concern,

Monday to Friday 9am to 5.30pm

RE: Member Playgroup, Nurseries and Mother and Toddler Groups of Mudiad Meithrin Cyf

30<sup>th</sup> August 2024

Our Reference: 49987581

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following covers are in place:

**Insurer Summary**

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<b>Insurer:</b>	Victor Insurance on behalf of AXA Insurance UK Plc, HSB Engineering Insurance Limited & DAS Legal Expenses Insurance Company Limited
<b>Policy number:</b>	90165049
<b>Cover period:</b>	14 <sup>th</sup> September 2024 to 13 <sup>th</sup> September 2025

**Material Damage & Business Interruption Summary**

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<b>Buildings/Tenants Improvements:</b>	Nil
<b>Machinery, Plant and All Other Contents:</b>	£30,000
<b>Stock &amp; Materials in Trade:</b>	£2,500 / £500 in respect of Deterioration of Stock
<b>Computer and Electronic Equipment:</b>	£2,000
<b>Portable Computers:</b>	£700
<b>Goods in Transit:</b>	£2,500
<b>Money Not in Safe / In Safe Overnight:</b>	£500 / £2,500
<b>Money (on Premises During Business Hours or in Transit):</b>	£4,000
<b>Personal Accident (Assault):</b>	£15,000 Capital Benefit
<b>Business Interruption:</b>	£1,000,000 / 24 months in respect of Loss of Revenue £100,000 / 12 months in respect of Additional Increased Cost of Working £25,000 / 12 months in respect of Increased Cost of Working
<b>Books Debts:</b>	£50,000
<b>Equipment Breakdown:</b>	£5,000,000 (Sudden and unforeseen damage) £500,000 in respect of Computer Equipment £50,000 in respect of Portable Computer Equipment £50,000 in respect of Reinstatement of Data £50,000 in respect of Increased Cost of Working
<b>Terrorism:</b>	Operative

## Excesses

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The **Excess** applicable in respect of **Damage** is £250 **unless otherwise advised**.

The **Excess** applicable to **Business All Risks (Portable Computers)** is £100

The **Excess** applicable in respect of **Damage** to Glass is £100

The **Excess** applicable to **Subsidence, Heave or Landslip** is £1,000

The **Excess** applicable in respect of **Equipment Breakdown** is £350

**Deterioration of Stock Excess:** You will pay the first 10% of each and every **Claim** (minimum £25) if the **Refrigerating Plant** is over 10 years old at the time of **Damage**

## Policy Endorsements

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### **Sums Insured at Unspecified Locations**

It is hereby noted and agreed that the cover for all nurseries and playgroups is set at a standard level of £30,000 for General Contents and £2,000 for Computer Equipment at all locations (apart from when located in a Portacabin/Demountable whereby cover is reduced to Contents/Fixtures and Fittings of £5,000 and Computer Equipment of £2,000). Any locations with exposure in excess of these levels are required to be specified individually, as further referenced below.

### **Mother & Toddler Groups**

It is noted that Mother & Toddler groups have £2,500 for contents, and £30,000 for portcabins and demountables.

### **Material Damage Sums Insured**

The Sums Insured for this policy for Material Damage apply to each Member group listed on the policy individually.

### **Non-Vitiation Clause**

### **Note in respect of Sums Insured**

Sums Insured shown are as agreed and set by Mudiad Meithrin Cyf on behalf of its Members. These are the standard Sums Insured and may have been increased by request and agreement for an individual Member. If at any point you wish to increase or query any of the covers, terms, conditions or Sums Insured, please contact Howden or Mudiad Meithrin.

## Additional Operative Sections of Cover

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<b>Employers Liability</b>	£10,000,000 any one Claim, limited to £5,000,000 in respect of Terrorism
<b>Excess</b>	Nil
<b>Public, Products &amp; Pollution Liability:</b>	£10,000,000 any one Occurrence but in the aggregate in respect of Products or Pollution Liability, limited to £5,000,000 in respect of Terrorism
<b>Excess</b>	The <b>Excess</b> applicable to third party <b>Property Damage</b> is £250 The <b>Excess</b> applicable to third party <b>Bodily Injury</b> is £0
<b>Professional Indemnity</b>	£2,000,000 in the aggregate
<b>Excess</b>	The <b>Excess</b> applicable is £500
<b>Trustees Liability:</b>	£1,000,000 in the aggregate
<b>Organisational Legal Liability:</b>	£1,000,000 in the aggregate
<b>Employment Practices Liability:</b>	£1,000,000 in the aggregate
<b>Excess</b>	The <b>Excess</b> applicable in respect of Organisational liability is £1,000 The <b>Excess</b> applicable in respect of Employment practices liability is £2,500
<b>Employee Dishonesty:</b>	£50,000 in the aggregate
<b>Excess</b>	The <b>Excess</b> applicable is £500
<b>Cyber Liability:</b>	£50,000 in the aggregate
<b>Excess</b>	The <b>Excess</b> applicable is £500 The <b>Time Excess</b> applicable is 12 hours
<b>Legal Expenses:</b>	£250,000 in the aggregate / £1,000,000 in respect of Employment disputes compensation awards aggregate limit

## Policy Clauses & Endorsements

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All as may be found in the following Policy Wording titled - Multi Cover Third Sector Secure Policy Wording v9 18 07 2023: [Policy Wordings \(victorinsurance.co.uk\)](https://victorinsurance.co.uk/Policy-Wordings)

In addition, the following Endorsements apply:

**MCTS023 - Care risk management condition**

**MCTS013 - Childminders, nursery schools and playgroups**

**References and Control Procedures (b)**

**MCTS002 - Injury to participant**

## Please Note:

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This letter is provided as a courtesy to our client as a matter of information only and confers no rights on the holder. Our duties in relation to this insurance are to our client and we accept no duty of care or responsibility to you or any other third party and any liability to you or any third party is excluded. This letter does not amend, extend or alter the coverage afforded by the policy (policies), nor does it purport to set out all of the terms, conditions and exclusions.

The policy terms, conditions, limits and exclusions may alter after the date of this document or the insurance may terminate or be cancelled, and the limits shown may be reduced by paid claims.

We have no obligation to advise you of any changes which may be made to the policies or to advise you of their cancellation or termination, however we would be pleased to confirm the current position upon request, in conjunction with the client.

**A master document showing the full details of the policy cover, exclusions terms and conditions is available along with Incident Notification and reporting guidelines. Incidents must be reported as soon as you are aware of them. Please refer in the first instance to Mudiad Meithrin Cyf or the Mudiad Meithrin Insurance Centre: [Mudiad Meithrin Members Insurance Centre](#)**

Yours faithfully,

*Daniel Abbott*

Daniel Abbott, Cert CII, MIoL

**Corporate Director**

Howden UK Brokers Limited

## Contact Information

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If you have any queries regarding the cover provided, please contact the below email addresses / numbers:

Tel: +44 (0) 2920 031 980 / +44 (0) 7808 641 438

General Enquiries including Claims Advice/Guidance:

[Daniel.Abbott@howdeninsurance.co.uk](mailto:Daniel.Abbott@howdeninsurance.co.uk) or [MudiadMeithrin@howdeninsurance.co.uk](mailto:MudiadMeithrin@howdeninsurance.co.uk)

## Claims & Helplines

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### Free Helpline Services

While **You** policy is in force **You** may use these free helpline services to discuss business problems in the following categories. Access is via **Our United Kingdom** based call centres 24 hours a day, 7 days a week. However, **We** may need to arrange to call **You** back depending on the enquiry. To help **Us** check and improve **Our** service standards, **We** may record all inbound and outbound calls, except those to the counselling service.

When phoning, please quote policy number **TS5/6930345** and **Victor Insurance**.

Specialist advice is provided 9am - 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, We will call You back.

The counselling service helpline is open 24 hours a day, 7 days a week.  
We will not accept responsibility if the helpline services are unavailable for reasons We cannot control.

Full Details of the Helpline Services can be found on Page 2 of the Policy Wording – Multi Cover Third Sector  
Secure Renewal Quote from Victor Insurance

For Full Information on Making a Claim, please refer to Pages 15 – 16 on the Victor Insurance Wording under section Making a Claim