Join the National Childminding Association

Show your commitment to quality childcare
The National Childminding Association (NCMA) is the only professional membership association to provide dedicated support to those with careers in home-based childcare. We have been working with our members since 1977 and now directly represent almost 38,000 registered childminders and nannies across England and Wales.

NCMA members receive a whole variety of useful benefits to aid them in delivering high standards of care and learning for children. If you are a childminder or a nanny, why not join our NCMA community to receive career-enhancing help and to demonstrate your commitment to quality childcare and professionalism.

We offer a variety of membership options, which are listed on page 3. We understand that childminders and nannies require different types of support, which is why each member benefit recognises the individual needs of both careers. Read on to discover how NCMA can help you:

**Develop professionally** with NCMA’s range of learning opportunities, including online and face to face training and interactive workshops.

Receive the support and encouragement you need through a dedicated information line and email newsletters and through MyNCMA, the member’s only section of www.ncma.org.uk, which provides free EYFS and Foundation Phase resources, a vacancy matching service*, business documents and factsheets.

We’ll protect you with an enhanced, member-only legal package, which gives you the advice you need, whenever you need it, along with public liability insurance at unrivalled rates**

Keep up to date with the bi-monthly member’s magazine and via regular e-newsletters packed with childcare information, hints, tips and creative ideas.

Save up to 50% on NCMA’s products and publications and receive money off high street stores, supermarkets and theme parks with an exclusive member discount scheme.

Watch NCMA actively promote your voice at a local and national level, helping to shape regulations governing your work.

Finally, you’ll have the opportunity to connect through NCMA Local, which provides peer support, networking opportunities and access to your professional community. You can also connect through forums and volunteer groups in your local area.

* Not available on all membership options.
** Underwritten by Royal & Sun Alliance Insurance plc.
Types of NCMA membership

<table>
<thead>
<tr>
<th>Membership category</th>
<th>Joining fee</th>
<th>Membership fee</th>
<th>PLI*</th>
<th>Total</th>
</tr>
</thead>
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<tr>
<td>Childminder Individual</td>
<td>£15.00</td>
<td>£54.00</td>
<td>£25.49</td>
<td>£94.49</td>
</tr>
<tr>
<td>Childminder Group</td>
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<td>£49.00</td>
<td>£25.49</td>
<td>£89.49</td>
</tr>
<tr>
<td>Childminder Family</td>
<td>n/a</td>
<td>£28.00</td>
<td>£25.49</td>
<td>£53.49</td>
</tr>
<tr>
<td>Nanny</td>
<td></td>
<td>£59.99 (including joining fee and insurance)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Important information
If you have any questions, please call NCMA on 0845 880 0044.

NCMA membership is open to all those who agree to abide by the rules and policies of NCMA and will not bring NCMA into disrepute. Please allow 21 days for NCMA to process your application.

Membership cooling-off period
If you change your mind within 7 working days of receiving your membership pack, we will give a full refund of the price paid for your membership, provided:

- you write to us requesting cancellation of the membership; and
- return your full membership pack to NCMA within 7 working days (beginning on the day after you received your pack). Please note that you will be responsible for the cost of returning your membership pack to us.

Public Liability Insurance** cooling-off period
There is also a 21-day cooling-off period during which you can cancel your public liability insurance.** If you are not happy with your policy, you may cancel it within 21 days by:

- writing to us to request cancellation of the policy; and
- returning all certificates and other documentation.

Provided that there has not been (and will not be) an incident or a claim made for this period and you return all certificates and other documentation to us, a refund of the premium paid will be made no later than 30 days from the date on which we receive your notice of cancellation (please note that we reserve the right to deduct a reasonable admin charge, and a sum proportionate to the number of days cover you have had). Please note that you will be responsible for the cost of returning your documents to us.

** Underwritten by Royal & Sun Alliance Insurance plc.
NCMA membership
Application form

Call NCMA on 0845 880 0044 to join today!
Membership application form

Prices are valid until 31 March 2013

How to apply
Apply quickly and easily online at www.ncma.org.uk/join, ring 0845 880 0044 and speak to our friendly membership team or fill out the below application form and post it to: NCMA, Membership Services, Royal Court, 81 Tweedy Road, Bromley, Kent, BR1 1TG.

Childminder Individual membership
☐ I would like NCMA childminder individual membership at £54.00 for 12 months
☐ Plus public liability insurance at £25.49 inclusive of IPT for 12 months
☐ Plus joining fee of £15.00
Total (including PLI) = £94.49

Childminder Group membership
☐ I would like NCMA childminder group membership at £49.00 for 12 months
☐ Plus public liability insurance at £25.49 inclusive of IPT for 12 months
☐ Plus joining fee of £15.00
Total (including PLI) = £89.49

Childminder Family membership
☐ I would like NCMA childminder family membership at £28.00 for 12 months
☐ Plus public liability insurance at £25.49 inclusive of IPT for 12 months
Total (including PLI) = £53.49

Nanny membership
☐ I would like NCMA nanny membership and public liability insurance at £59.99 for 12 months
Total (including PLI) = £59.99
Payment details

☐ I enclose a cheque/postal order, made payable to NCMA, for £ _____________

☐ I would like to pay by credit card by entering my details below.
   Alternatively, you can call 0845 880 0044

Card number

Card security code

(Last 3 digits on the card signature strip)

Start date (MM/YY)   Expiry date (MM/YY)   Issue number (if applicable)

Visa   Visa Debit   Mastercard   Maestro

Card holder’s name (if different from personal details overleaf)

* Arranged by NCMA, Royal Court, 81 Tweedy Road, Bromley, Kent, BR1 1TG. Authorised and regulated by the Financial Services Authority (No. 310339) and underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St Mark’s Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority.

Personal details

PLEASE COMPLETE IN CAPITALS

Title (Miss/Mrs/Ms/Mr/Other) ______

Registration number*

* Your membership and insurance will not be valid unless you can provide a current Ofsted/CSSIW registration number. If you fail to provide us with your registration number within 60 days of joining, your membership and insurance will be invalid.

First name ________________________________________________________________

Last name ________________________________________________________________

Address ___________________________________________________________________

City/county _______________________________________     Postcode _______________

Telephone (including code)  __________________________________________________

Mobile number __________________________ ___________________________________

Email address ______________________________________________________________

Date of birth _______________________________________________________________

Signed ___________________________________________________ Date __________ _______

To take a look at how RSA will be using your information, please visit
www.ncma.org.uk/information or request a paper copy by calling 0845 880 0044
Start date

You can delay the start of your membership and insurance by up to eight weeks. If you do not specify a start date below, cover will begin from the date we process your application.

Start date: ________________________________

Please return your form to NCMA, Membership Services, Royal Court, 81 Tweedy Road, Bromley, Kent BR1 1TG.

If you are taking out NCMA public liability insurance, underwritten by Royal & Sun Alliance Insurance plc please complete the insurance declaration overleaf and read the policy summary at the back of this leaflet.

How did you hear about NCMA?

☐ Local Authority
☐ A friend recommendation
☐ Internet search
☐ Ofsted
☐ Internet forum
☐ NCMA Membership magazine
☐ Other ______________________

☐ Newspaper
☐ NCMA email
☐ Other email
☐ TV
☐ NCMA Operations colleague
☐ Radio
Keeping in touch

As a member, you’ll automatically receive updates, benefits and reminders from NCMA to support you in delivering high quality childcare. In addition, from time to time, we would like to send you information that we think is helpful to your career, including NCMA services or third party products and services – to ensure you receive this, please tick the boxes:

- Post and phone
- e-communications (text messages, email and answer phone messages)
- Communications about third party products and services

If you’d like to know more, please visit our privacy policy at www.ncma.org.uk/privacy.

Public liability insurance declaration

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information before signing.

IMPORTANT NOTICE CONCERNING DISCLOSURE

It is your duty to disclose all material facts. A material fact is one that would influence our decision as to whether or not to accept your proposal for insurance, and, if we were to accept your proposal, the terms on which we would insure you and the premium we would charge you. If you are in any doubt as to whether a fact is material you should disclose it.

A copy of the proposal should be retained by you for your own records.

DECLARATION

I/We declare that the statements and particulars contained in the proposal are true and that I/we have not misstated or failed to disclose any material facts. I/We agree that this proposal together with any other information supplied by me/us shall form the basis of any contract of insurance consequently effected between me/us and the insurer. I/We undertake to provide details of any material alteration to these facts occurring before the insurance contract is effected or during the period of insurance.

RSA will treat your personal information fairly and lawfully in accordance with the Data Protection Act 1998.

Declaration

A. I declare that I am registered as a childminder with Ofsted/CSSIW (delete as necessary)
B. That neither I, nor my partner/spouse, have ever been convicted or charged (but not tried) with a criminal offence arising from injury or threat of injury to any person.
C. Have you had any claims/incidents in the last 5 years? If so, please provide details.

Signed ___________________________________________ Date ____________________
This policy is an annually renewable Public Liability insurance, underwritten by Royal & Sun Alliance Insurance plc. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document, a copy of which is available in the MyNCMA area of www.ncma.org.uk. The terms and conditions below will apply only to members of the National Childminding Association (NCMA). Please note the differences of cover provided to the three types of membership – Registered Childminder; Over-7s Childminder and Nanny.

A block policy has been arranged for members of NCMA who are either Registered Childminders; Over-7s Childminders; or Nannies. Public liability insurance and employer’s liability insurance will not be valid unless you can provide a current registration number with Ofsted or the Care and Social Services Inspectorate Wales (CSSIW). If you fail to provide us with your registration number within 90 days of commencement of the policy, your membership and insurance will be invalid.

The Childcarers will be insured against legal liability for accidents to any third party including children in their care and for damage that the children might do to a third party’s property. The insurance, underwritten by Royal & Sun Alliance Insurance plc, provides £5,000,000 for all sums which a Childcarer may become legally liable to pay for damages, awarded in a civil action together with legal costs and expenses and solicitor’s fees (with the consent of RSA).

No admission of liability or payment or promise should be made. Upon written request a breakdown of the insurance premium can be provided.

Employers’ Liability

If you employ someone e.g. assistant, volunteer, student etc, you must, by law, arrange employers’ liability cover and display an employers’ liability certificate for which there will be a fee. Call 0845 880 0044 to request one. Should you purchase employers’ liability insurance you are required to provide the Employer Reference Number (ERN), commonly referred to as the “Employer PAYE Reference” if you pay any individual employee more than £116 per week/£503 per month.

Employers’ Liability insurance is available upon request upto £10,000,000 inclusive of costs.

Number of children covered

(1) Registered Childminder

The policy provides cover for Registered Childminders who may care for children over 7 years of age as well as children under 8. The number of children covered under the policy in the care of the Registered Childminder is the number of under-8s the Registered Childminder is registered to care for (please refer to your registration certificate for number and ages). In addition, cover is provided for children from 8 to 17 years of age. The maximum number of children the policy will cover is 12. If two Registered Childminders work together, the maximum number must not exceed 18 in total.

(2) Over-7s Childminder (only applicable in England).

The maximum number of children covered under the policy in the care of the Over-7s Childminder should not exceed six children aged 8 to 17 years.
(3) Nanny

The maximum number of children covered under the policy in the care of the Nanny should not exceed six children aged 0 to 17 years.

Babysitting

Babysitting children in the family’s home is included provided that you have completed an NCMA Babysitting Checklist (available from www.ncma.org.uk) and had it signed by the children’s parents to show you’ve carried out a risk assessment of the house and have sufficient information about the children and how to contact the parents in an emergency. Maximum of six children between the ages of 0 and 17. Extensions can be considered by contacting NCMA.

Cover provided

The cover under the policy can be summarised as follows:

Legal liability for or arising out of:

- Accidental injury to a third party including children in the care of the insured childcarer or loss or damage caused to the property of a third party in the course of their childcare activities.
- Nuisance or trespass.
- Administering medication/treatment (provided written parental permission has been obtained).
- Children being left in the care of another adult during an emergency. Damage to property including childminded children’s property. Subject to an excess £50.00 in respect of childminded children’s property.
- Exhibitions, crèches, meetings and outings run for, and on behalf of, Registered Childminders/Over-7s Childminders.
- Registered Childminders/Over-7s Childminders/Nannies operating from a British Armed Forces base outside Great Britain, Northern Ireland, Channel Islands and the Isle of Man.
- Nannies accompanying parents on holiday outside the parents country of residence.

Extensions to the policy

- Motor contingency liability.
- Member-to-member indemnity.

Key Exclusions to the public liability insurance policy

Arising out of:-

- Ownership possession or use of any motor vehicle or water-borne craft
- Abuse carried out by the insured member.
- Loss of or damage to the Insured member’s own property, or property in their custody or control.
- Bodily injury to or death disease or illness of the Insured member’s own children.
- Children’s property. (Applicable to nannies only.)
- The employer’s property. (Applicable to nannies only.)
- The first £50 of any claim arising out of loss or damage to childminded children’s own property.

N.B. This is not a complete list of exclusions under the public liability insurance policy but only those relating to the most frequently asked questions. A full list of policy exclusions can be found in the policy wording, a copy of which is available in the My NCMA area of www.ncma.org.uk.

Reporting accidents

If a child in your care has an accident it must be reported to NCMA immediately if attention by a medical professional has been sought or if it may result in a claim (regardless of whether a claim is currently being made against you). You can report it in the same way as making a claim.

Making a claim

If you wish to make a claim, you can:

- write to Insurance Department, NCMA, Royal Court, 81 Tweedy Road, Bromley, Kent BR1 1TG.
- call 0845 880 0044.
- email insurance@ncma.org.uk.
Important Information

Law applicable to the Policy
Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your policy documentation.

Cancellation policy
No refunds can be given on membership or insurance products, although there is a 21-day cooling-off period, which commences from the start date of your policy, during which you can cancel your public liability insurance and receive a full refund subject to no claims/incidents on receipt of returned documents.

Complaints procedure
NCMA and Royal & Sun Alliance Insurance plc aim to provide you with a first-class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right. If you have a complaint about your public liability insurance, in the first instance contact NCMA to raise your concerns by calling 0845 880 0044 or emailing insurance@ncma.org.uk.

Complaints process
If your complaint is against Royal & Sun Alliance Insurance plc alone, NCMA will pass your complaint to their nominated contact within 24 hours. This will also happen if NCMA believes that it cannot resolve your complaint without the involvement of Royal & Sun Alliance Insurance plc or there is any query relating to the complaint. The complaints procedure of Royal & Sun Alliance Insurance plc will then apply. If your complaint is not resolved or you are not happy with our response and the course of actions proposed, you can progress your complaint to Customer Relations Office. A separate investigation will then be carried out in an attempt to resolve your complaint and a final response issued. However if resolution is not possible they will issue a response within eight weeks of your original complaint.

Customer Relations contact details:
Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA
Tel: 0800 1076160
Fax: 01422 325146
E-mail: crt.halifax@uk.rsagroup.com

What to do if you are still not satisfied
If you are still not satisfied, NCMA and Royal & Sun Alliance Insurance plc are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Tel: 0845 0801800
Web: www.financial-ombudsman.org.uk

Your rights
Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

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