

Morton Michel Additional Benefits

Suffolk Childcare Agency



Morton Michel
The Childcare Insurance Specialist

PART OF \ pibGroup

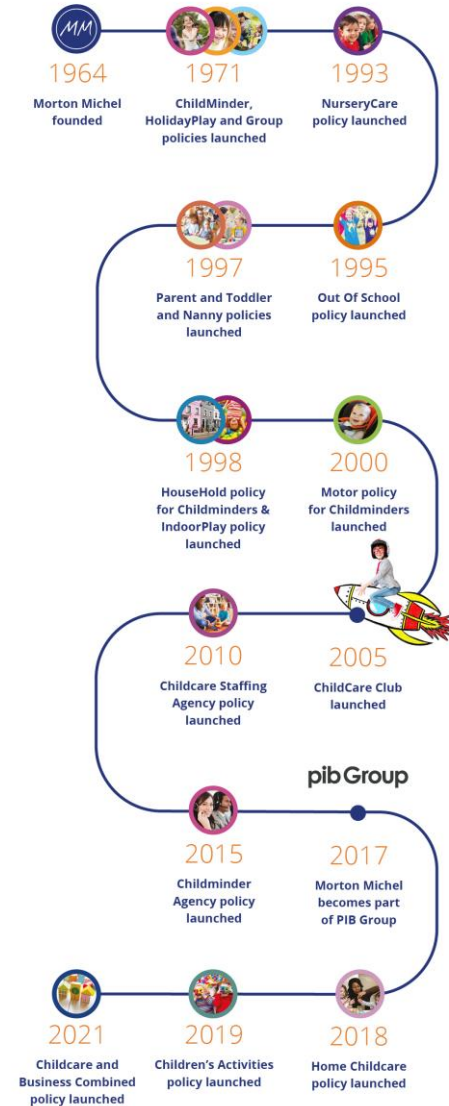


Morton Michel

The **Childcare Insurance Specialist**



Morton Michel and PIB Group



Additional Benefits

As market leaders within the childcare sector we are continually developing our proposition, we understand that in order for us to support our partners we must look beyond just comprehensive cover. Which is why as a partner of Morton Michel you receive a suite of free benefits for your business, staff and parents.



Legal & Tax Advice



Online Training



Staff Perks & Discounts



Supplier Discounts





Free 24-hour helplines including:

- Legal Advice
- Crisis Communication
- Counselling Assistance
- Tax Advice (available Monday to Friday 9am-5pm)
- Redundancy Assistance (available Monday to Friday 9am-5pm)

Free Legal Services Website Including:

- Customisable legal documents, Lawyers available to check documents
- Jargon-Free guides to business law
- Regular updates on business law and regulations

<https://araglegal.secureclient.co.uk/arag/>

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Welcome to ARAG Business Legal Services

As an ARAG policyholder, you are entitled to take advantage of a range of free legal documents. The service also includes a significant number of other legal documents which are available for you to buy for a very reasonable fee.

Areas of law

- Debts and debt recovery
- Business start-up
- Ecommerce
- Employment
- Health and safety
- Intellectual property
- Property
- Purchase and sales agreeme...
- Legal healthcheck

Popular documents

- Employment agreement
- Consultancy agreement
- Employee handbook
- Employment statement
- Privacy policy for a website
- Terms and conditions for website selling consumer goods a...
- Health and safety compliance review and policy creator
- Fire risk review checklist
- Agreement for the supply of goods (non-retail)
- Debt collection letters for unpaid invoices

Three simple steps

- 1 Select the document you need
- 2 Complete the online questionnaire
- 3 Save and submit to our legal team to check before printing*



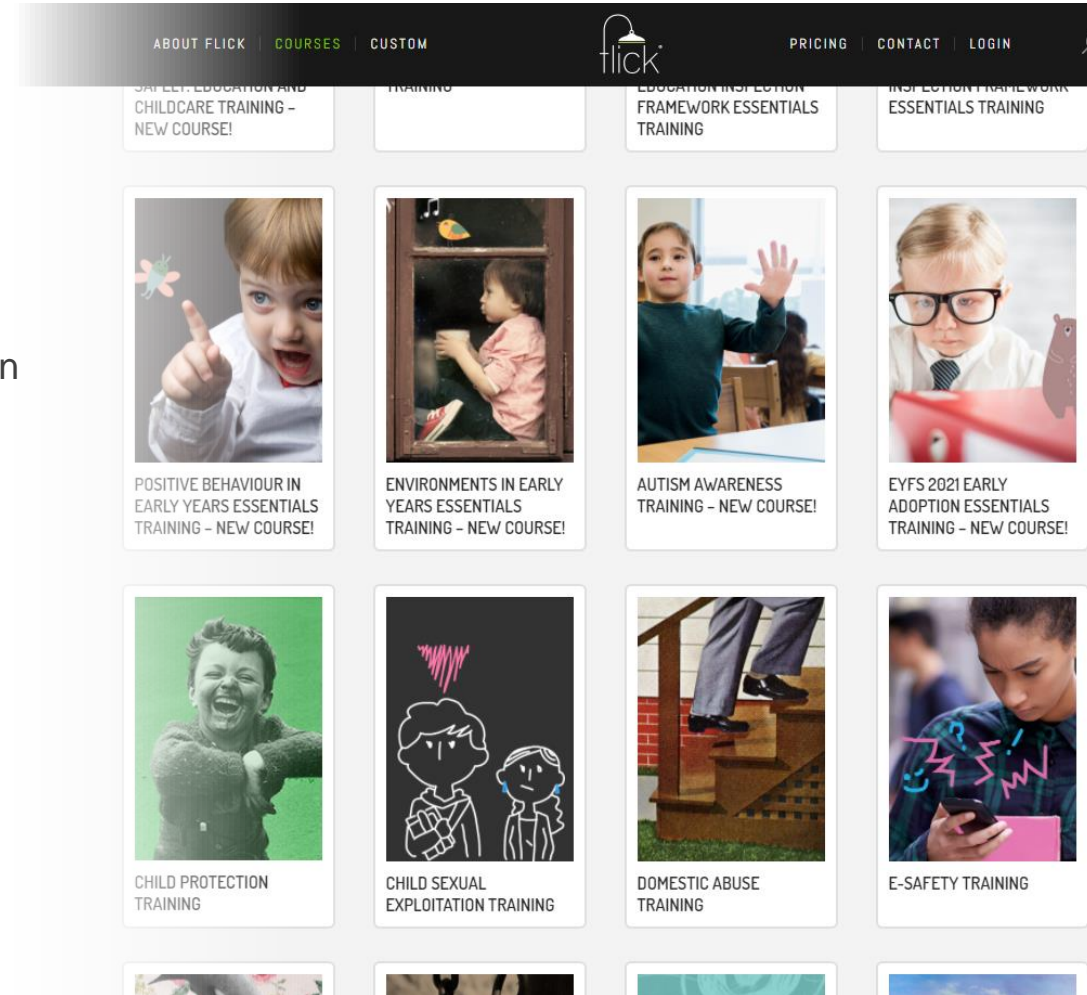
Flick Learning

Unlimited FREE annual subscriptions to over 80 CPD-certified online courses.

Courses Include:

- GDPR made simple
- Child Protection
- The EYFS made simple
- Health and Safety
- Manual Handling – Safe lifting of children
- Fire Safety
- Lone Working
- Equality and Diversity
- Data Protection
- Prevention of radicalisation
- Domestic abuse
- E-Safety
- FGM
- Food Hygiene
- Safer Recruitment
- Child Sex Exploitation

Regularly Updated Covid-19 Flick Essentials Course - Now Included





Employee Benefits & Discounts Portal

Discounts portal:

- Access to over 600 discounts and offers available including top brands such as Apple, John Lewis and Ticketmaster
- Mobile app allows your employees to access information on the go
- Optional customisation designed to fit your brand
- Launch and communications support to help you promote the portal to employees
- Future enhancements are continually being developed to provide the best possible user experience

Other Employee Benefits Services:

- Workplace pensions
- Risk and healthcare
- Business protection

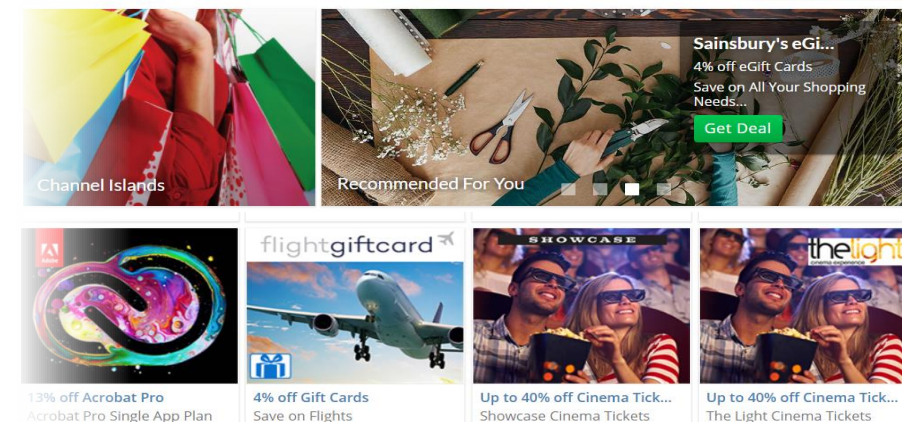
Employee Benefits

Discount Marketplace



Featured

Shop By Category ▾



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Morton Michel policyholders receive automatic access to our exclusive ChildCare Club, including fantastic benefits and discounts available to you and your staff:

- ✓ Discounted paediatric first aid training
- ✓ Great savings for your business such as discounted security and sanitisation solutions and a free bespoke overhead essentials review
- ✓ Free nutrition training courses from Grub4Life
- ✓ Huge savings on days out to the UK's top theme parks and attractions
- ✓ Savings on holidays with Haven
- ✓ Discounts at restaurants, cinemas, day's out and more with tastecard
- ✓ Free downloadable educational posters
- ✓ Free arts and crafts downloads
- ✓ £1 for 30 day kids pass membership



You can browse the discounts and benefits at www.mortonmichel.com/ChildCareClub

You can also read archived issues of our own specialist ChildCare Club magazine, which provides an excellent blend of articles and features including interviews, profiles, craft ideas and much more!

Be Prepared, Don't Panic!: Workshop

**schemes
& affinities**
DIVISION



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Before something happens



Be Prepared



Making a claim



Don't Panic



As you grow and change



Review Your Cover

Being Prepared

Risk assessments

Taking a positive approach:

- Remember the 4 Hs
 - Hazards
 - Harm
 - wHo &
 - How
- Keep it simple and apply common sense
- Only write down what's necessary
- Regularly review your venue
- Get into good habits

Records and Audits

Staying in Control:

- Record significant findings of risk assessments
- Review your policies and procedures regularly
- Maintain an up to date inventory
- Keep training and CPD certificates
- Monitor your premises

Training

All training is important

- Regular training gives you confidence in handling incidents
- This makes incidents less likely in the first place!
- Online CPD can help top up your knowledge regularly

Don't Panic!



**Incident
Occurs!**

**First things
first**

Make sure everyone is safe,
Call emergency services if they are needed,
Take time to calm and reassure staff or customers who are present.

**Documenting
what happened**

Take pictures of damaged property or other relevant factors
Collect the details of anyone who witnessed the incident
Get witness statements where possible
Complete a full and detailed incident log

**Notifying your
Insurer**

Your insurer needs to be told of any incident that could give rise to loss
This includes any situation where first aid is administered, an ambulance is called, hospital is attended or a parent/carer has complained
They need to be told as soon as possible, even if no claim is made yet

Growing and Changing

Check you have what you need

Worst case scenario is not having cover when you need to make a claim!

For example:

- Are your activities definitely covered?
- Are your indemnity limits enough?
- Do you have employees or volunteers?
- Do you need Cyber Insurance?

Talk to your Insurers

Make sure your insurers are aware of any material changes to your business:

For example:

- Expanding into new locations
- Adding different activities
- Starting to employ staff
- De-registering from a regulator
- Moving to a new premises
- Changing your legal entity.

Ask Questions

We love to talk about insurance! Ask us anything!