

**Extra Protection for your setting (\*available at an additional cost)**

- Business Interruption
- All Risks
- Trustee’s & Directors Indemnity
- Professional Indemnity
- Legal Expenses
- Loss of Registration
- Fidelity Guarantee (Theft by Employee)
- Buildings/Tenants Improvements
- Additional Forestry Activities
- Out of School Care Provision
- Parental Cover

**Category 1:** Early Learning and Childcare Setting– 0-4 hours per day

**Category 2:** Early Learning and Childcare Setting - 4-6 hours per day

**Category 3:** Early Learning and Childcare Setting – over 6 hours per day

**Category 4:** Parent & Toddler Groups – 0-4 hours per day

**Category 5:** Parent & Toddler Groups – 4-6 hours per day

**Category 6:** Combined Early Learning, Childcare & Parent & Toddler Groups – 0-4 hours per day

**Category 7:** Combined Early Learning, Childcare & Parent & Toddler Groups – 4-6 hours per day

**Category 8:** Out of School Care per day

**Should your setting elect to insure any of the optional extensions the following rates apply:**

Category	1, 4 or 6	2, 5 or 7	3	8
Contents in excess of £10,000	£5,00%/£1,000	£5,00%/£1,000	£5,00%/£1,000	£5,00%/£1,000
Increase PL to £10m	£97.00	£97.00	£97.00	£97.00
All Risk Cover	£3.00%	£3.00%	£3.00%	£3.00%
BI - ICOW - £25,000	£26.00	£26.00	£26.00	£26.00
Loss of Income - £250,000	£121.00	£121.00	£121.00	£121.00
Professional Indemnity - £100,000	£66.00	£66.00	£66.00	£66.00
£250,000	£98.00	£98.00	£98.00	£98.00
£500,000	£155.00	£155.00	£155.00	£155.00
£1,000,000	£197.00	£197.00	£197.00	£197.00
£2,000,000	£355.00	£355.00	£355.00	£355.00
Trustee & Directors - £250,000	£98.00	£98.00	£98.00	£98.00
£500,000	£130.00	£130.00	£130.00	£130.00
Loss of Registration - £25,000	£48.00	£48.00	£48.00	£48.00
50,000	£97.00	£97.00	£97.00	£97.00
100,000	£196.00	£196.00	£196.00	£196.00
Legal Expenses - £250,000	£66.00	£66.00	£66.00	£66.00
Theft by Employee - £2,500	£17.00	£17.00	£17.00	£17.00
£5,000	£32.00	£32.00	£32.00	£32.00

Additional charge for additional Out of School Care Provision - £45.00

Additional charge for additional Parental Cover - £155.00

Additional charge for Forestry Activities - £56.00

Additional charge for Tenants Improvements - 20p or £25 minimum premium

**NB: All premiums include 12% insurance premium tax**