

Motor Insurance

Did you know?

Most standard car insurance does not automatically cover you for carrying the children you mind.

If you tell your insurer you are a Childminder they may charge you a higher premium.

If you do not tell them you are likely to invalidate your policy.

The *Childminding Ireland* Motor Insurance Scheme for Childminders will replace your normal car insurance, covering you, your family and the children you mind.

This Scheme offers tailor made cover for Childminders, and as *Childminding Ireland* have negotiated a significant group discount, it is likely to be cheaper than your existing insurance premium.

Key Features of the Scheme

- Automatic cover for Childminders bringing children out and about
- Protected No Claim Discount
- Personal Accident Benefit for Driver and Occupants
- Children's car seats automatically replaced after any accident.
- Cover for Personal Effects and Clothing
- Breakdown Assist

Childminders interested in availing of the scheme, or receiving a no obligation quotation should contact **Kidd Insurance** directly on **(01) 2079400**. Childminders will need to quote their *Childminding Ireland* Membership number.

This leaflet is intended for information purposes only, and does not form part of any contract with *Childminding Ireland*. For more information on any of the insurance offered refer to: Guide to *Childminding Ireland* Group Insurance Scheme or contact *Childminding Ireland*.



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Childminding Ireland

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KIDD INSURANCES

Insurance for Childminders

Childminding Ireland in partnership with Kidd Insurances presents a package of insurance designed specifically for Registered Childminders offering tailor made cover and peace of mind.

- Childminding Insurance
- Nanny Insurance
- Car Insurance
- Personal Accident Insurance



Childminding Insurance

Appropriate Public Liability insurance is required for Membership of *Childminding Ireland*. This may be available under your existing household insurance policy. If you choose to avail of this, you should ensure the cover is sufficient for your needs.

Childminding Ireland has negotiated a package of insurance specifically for Childminders and Nannies.

The Childminding Insurance provides two options, both of which cover a Childminder minding a maximum of 6 children.

Childminding Insurance Option 1

- **Public Liability**
This covers the Childminder for injury to children they mind and members of the public, or accidental damage to property arising out of or in connection with Childminding activities.
- Access to Legal Helpline
- Cover for Outings
(Ratio 1:4)
- Childminding Equipment
- **Employer's Liability**
A Childminder who employs any staff to assist with the Childminding business should ensure they have employer's liability insurance
- **Loss of Income**
This covers the Childminder for loss of income if the service has to close as a result of loss or damage to the building/equipment or infectious notifiable diseases
Excludes the first 7 days of closure

Cost €170, plus €30 Broker administration fee
Total €200 per annum



Childminding Insurance Option 2

- **Public Liability**
This covers the Childminder for injury to children they mind and members of the public, or accidental damage to property arising out of or in connection with Childminding activities.
- Access to Legal Helpline
- Cover for Outings
(Ratio 1:4)

Cost €130, plus €30 Broker administration fee
Total €160 per annum

Nanny Insurance

- **Public Liability**
This covers the Nanny for injury to children they mind and members of the public, or accidental damage to property arising out of or in connection regarding Nanny activities.
- Access to Legal Helpline
- Cover for Outings
(Ratio 1:4)

Cost €100, plus €30 Broker administration fee
Total €130 per annum

Personal Accident Insurance

A policy covering accidents has been arranged by Kidd Insurances in conjunction with *Childminding Ireland*. It is a straightforward affordable policy which will bring peace of mind in protecting the children you look after and is transferable between the children in your care.

Benefits

- Medical Expenses including dental €10,000
- Hospitalisation benefit payable weekly (up to 26 weeks excluding week 1) €200
- Loss of two or more limbs or both eyes €150,000
- Loss of one limb or eye €150,000
- Permanent total disablement €150,000
- Loss of hearing in one ear €15,000
- Loss of hearing in both ears €75,000
- Death €10,000

Cost €7.50 per child per annum

