

Coram PACEY Home & Motor FAQ's

Via our partners Morton Michel, we have access to home and motor insurance from a panel of home and motor insurers who can provide cover for our members delivering childcare and/or learning from their home. As a childminder, your work brings unique risks that standard policies may not cover. Here are some helpful questions to consider asking when buying home and motor insurance:

Questions to ask when buying home insurance

I'm a childminder looking after other people's children in my own home as my job. What should I look for in a policy?

Normal home insurance doesn't typically cover running a childminding business from your home, due to the additional risks of this (for example, more people in your home can increase the chance of accidental damage). It's important to check how many children the insurer allows you to mind at one time and whether the policy explicitly covers business activities in your home.

If a childminded child accidentally causes damage to my property, for example, my TV or carpet, am I covered?

Some policies include accidental damage, which can cover damage caused by minded children, but this is not standard. Always check whether accidental damage is included with your policy and whether it explicitly covers the risks associated with running a childminding business from your home.

How should I calculate the value of my contents?

You should consider the total cost of replacing all your home contents if you were to buy them new. Contents typically include everything you would take with you if you moved house, for example, curtains, furniture and freestanding appliances.

I have a childminding assistant working with me in my home. Am I covered if they accidentally damage my contents or possessions?

Optional extended accidental damage cover may protect against damage caused by your assistant, the children, or yourself while carrying out childminding activities. Not all insurers provide this as standard, so always check that the policy meets your specific needs.

Does my home insurance cover me if a minded child is injured as a result of my negligence?

Injuries to minded children due to your negligence would usually fall under your business public liability insurance, which is a required policy if you are a registered childminder. You should refer to your public liability policy documents for full details of the cover provided.

Does my home insurance cover my childminding assistant's personal possessions while they're working with me?

No. As your assistant is not the policyholder, their personal possessions should be covered by their own home insurance policy if needed.



Motor
Insurance



Morton Michel
The Childcare Insurance Specialist

Approved Partner

Questions to ask when buying motor insurance

I'll be transporting children as part of my job as a childminder. To what extent are they covered if there's an accident?

Motor insurance is designed to cover your legal liability for passengers, including the children in your care. However, using your vehicle specifically for work may not be automatically included. Check your policy to see if 'business use' is covered or consider a specialist policy that provides business use coverage suitable for your childminding activities.

Would my childminded children's possessions be covered by this motor policy too?

Generally, motor insurance does not provide full cover for passengers' possessions, although some policies may include limited cover for personal belongings. You should always check the policy terms to see what, if anything, is covered.

Will I get a courtesy car in the case of an accident?

Where cover is in place for courtesy vehicles, they are typically subject to availability and may only be provided after a valid claim. Replacement cars may not be the same size or specification as your own, and you may need to arrange an equivalent vehicle yourself if required. In some cases, costs may be recoverable from a negligent third party, so check with your insurer.

Are car seats automatically replaced after an accident?

Some motor policies may cover car seats after an accident, but this is not guaranteed. Always check the policy terms.

Can my childminding assistant drive the car on the same insurance?

Yes, but your assistant must be named as a driver on the policy for cover to be valid.

Please note: You should always refer to your policy documents to confirm the level of cover provided.

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