

**Public Liability Insurance for Professional Nannies**

**DEMANDS & NEEDS STATEMENT**

Based on the information obtained from you we have identified that your demands and needs are those of a customer who is employed as a nanny and is looking to protect their legal liabilities.

Policy Number	<b>NI149522</b>	Date of Commencement of Insurance	<b>12/02/2025</b>
Insured(s)	<b>Miss Heidi Lindsay</b>	Date of Expiry of Insurance	<b>11/02/2026</b>
Address	<b>5 The Craiglands Sunderland SR2 9AD</b>	Reason for Issue	<b>New Business</b>
		Issue Date	<b>12/02/2025</b>
		Premium	<b>£59.00 (inc Insurance Premium Tax at current rate)</b>

- Have you, or any other person named on this policy, had any insurance policy cancelled or declared void by an insurer for fraud or misrepresentation in the last 5 years? **No**
- Have you, or any other person named on this policy, had any non-motoring convictions or criminal offences, which are not spent under the Rehabilitation of Offenders Act, or have any prosecutions pending? **No**
- Have you, or any other person named on this policy, made any claims, or had any incidents on any previous liability policy in the last 5 years? **No**
- Have you, or any other person named on this policy, been a director of a company which has gone into liquidation, administration, or receivership and/or ever been bankrupt? **No**
- Have you, or any other person named on this policy, knowingly breached Health and Safety at Work legislation, or been involved in a disciplinary process relating to your employment? **No**

This Policy Schedule is a record of the information which you gave to Nannyinsure on which your insurance policy is based. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions asked and within the Declarations and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.

You have purchased cover for Public Liability for professional nannies and you are covered as shown in the table below. Each insurer's liability under this policy will not exceed that part or amount of the risk shown against that insurer's name:

COVER/SERVICE	LIMIT OF LIABILITY	INSURER/PROVIDER	COVERED
Public Liability	£5 million	Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited	Covered
Personal Accident	£50,000	Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited	Covered

All limits of liability are more fully defined in the relevant Section and Cover wording.