**Principle**

Little Buds Playgroup understands that there is now legislation which holds the owners or managers of businesses and organisations personally responsible for compensating ‘injured parties’ when things go wrong. This can range from breaches of Health and Safety regulations to employment disputes.

**Policy**

The setting has implemented this policy to ensure committee members and staff have the appropriate insurance cover in place to operate a quality childcare setting on a daily basis.

**Procedure**

The management team is responsible for ensuring that the group or organisation has adequate insurance cover. This will be renewed on an annual basis.

Little Buds Playgroup Playgroup is currently insured by Allianz, while the Out of Schools Club is currently insured with which covers our setting for:

* Contents
* Consequential Loss Additional Sum insures
* Employers liability limit of indemnity
* Public liability limit of indemnity

Contact details of Insurer

*Playgroup*

**Monitoring**

This policy will be reviewed annually by the management team to ensure it

remains fit for purpose.

This policy was adopted by Little Buds Playgroup management team.

Signed: …………………………………………………………………………………..

(on behalf of the management team)

Position: ………………………………………………………………………………….

Date: …………………………………………………………………………………..

Reviewed on:

Date: ……………………... Signed: …………………………………………..

Date: ……………………... Signed: …………………………………………..

Date: ……………………... Signed: …………………………………………..