

Safeguarding from an Insurance Brokers Perspective

As a Director of an insurance brokerage specialising in children's nursery insurance, I wanted to share my knowledge and the lessons that I have learned in supporting nurseries who have found themselves facing safeguarding allegations. Whilst I fully appreciate that the legislation is aimed quite rightly at the protection of children, I am writing from the perspective of a professional insurance brokers primarily concerned with the protection of my clients. Any allegations of child abuse even when unproven can be extremely damaging to the nursery as a whole. The owners and staff of the nursery go through a traumatic period when the allegations are being investigated by the Police, Local Authority's Children's Services and Ofsted. In the long term the nursery can suffer from adverse publicity with a resulting loss of reputation and business.

I first became involved with the nursery sector in 1995 but it was not until 2003 that one of our clients had an allegation made against a member of staff. That single telephone call brought home the huge impact that this had on the nursery owner whom I knew personally. In addition, I suddenly became aware of the depth of responsibility I had in supporting my client through such a very difficult situation. We immediately arranged with the insurers to appoint a Solicitor who had many years' experience of dealing with this type of situation. This proved to be a key decision as the client obtained direct legal advice at every stage of the investigation process. We were with the client every step of the way, not just to monitor the case, but also attending legal meetings and providing essential personal support. This close relationship with client and solicitor was also crucial in our understanding of what would be needed should we face a similar situation in future.

The future arrived four months later, when we were notified of a further allegation against a different nursery. Although it was no less traumatic we had a valuable framework that we could put into place. We now knew just how important personal relationships were and insisted on appointing the same Solicitor, in whom we had absolute faith, and within hours

they were in contact with the client. We ended the year having supported three clients with three totally different types of safeguarding issues: sexual, physical and emotional.

In 2004 we decided to establish our own children's nursery scheme. Our previous nine years experience had shown that child care providers wanted to understand the investigation process. They were worried about dealing with authorities wielding enormous power over the future of their nurseries. In addition they had concerns about how best to deal with parents, staff affected by the investigation and also how to deal with the press. We therefore wanted to establish a team of experts to address these concerns. Negotiation with the insurer resulted in the appointment of a dedicated solicitor who would work closely with a nominated person within the brokerage, guaranteeing a consistent level of expert service for all clients. This close working relationship continues enabling us to build our expertise and allowing us to keep an eye on any future trends that may occur.



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