

Summer Fun

As the weather starts to improve, we know that thoughts naturally turn to summer trips, fetes and carnivals or you may be considering an open day. However, don't forget in all the excitement to think about your insurances.

Days Out

Regardless of whether you are taking the children on an organised trip to an attraction or simply going to the local park, steps need to be taken to protect both the children and the nursery. As always, detailed risk assessments should be carried out ahead of the trip. This should take into account the specific features of the location you are visiting and in some cases, it may be necessary to carry out an investigative pre-visit to identify any potential hazards.

Transportation for the trip triggers a number of additional checks regardless of whether you are walking to the park, catching public transport or hiring a minibus or coach. If you choose to use a specialist minibus or coach hire company then don't be afraid to ask them to provide proof of their insurance arrangements and if you are unsure about what to check then take advice from your insurer or insurance broker.

Finally, staff ratios will need checking. It is important that this takes into account any additional staff who may be needed to cope with an emergency situation. It is important that both the accompanying staff and those who remain in nursery are able to communicate with each other. On site staff must be aware of how to implement emergency procedures should the unexpected arise.

Fetes

Fetes often raise the question of whether or not a bouncy castle should be provided as an attraction.

If hiring, the equipment should be hired from a reputable company who will set up and provide guidance on the capacity of the inflatable. Ideally, this company should provide proof of their own Public Liability insurances and should ensure that the item carries a PIPA tag, if appropriate. This tag demonstrates that the equipment has been approved for commercial use and is designed to meet recognised safety standards. Alternatively, if you are using your own inflatable then it is important to check that the equipment is in good condition and safe to use.

In either situation, supervising staff need to be well aware of the maximum number of children who can play at any one time and implement a rota system to separate children of different age groups.

Carnivals and Parades

Nurseries are still able to support local parades and carnivals provided that necessary precautions are taken. Risk assessments and staff ratios are again the key for insurers. If you decide to accompany the procession then bright coloured or high visibility clothing should be considered and the responsibility for supervision established, if parents chose to accompany their children.

Travelling on a float is another option but the vehicle being used must be adequately insured. The Motor insurers must be made aware of the use within the parade and notified that the vehicle is being used to carry children. If appropriate, protections to avoid children or staff falling from the vehicles are of paramount importance and should be assessed in advance.

In conclusion, regardless of the activities that you choose to offer in the summer, each insurer will have their own requirements and restrictions. As a consequence, it is important to speak with them at the planning stage of your event to ensure that all the paperwork is completed long before the fun begins.



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