



Personal Property Policy

General

Employees are responsible for the care and safekeeping of their personal property during the course of employment. Childhood First does not accept any responsibility for the theft or damage of personal belongings brought onto the premises. Childhood First do not insure the personal effects of workers against loss or damage whilst at work. Therefore employees should take due care of their personal belongings whilst at work. Employees are expected to make their own insurance arrangements for their personal property. Where facilities are provided, personal property should be locked away.

Employee vehicles

Where staff use own cars for business purposes e.g. transporting the children, they should have business insurance cover. On the basis that an accident is not the employee's fault, it is expected all cost to be covered by insurance.

Childhood First accepts no responsibility for loss or damage to cars, motorcycles, scooters or bicycles (including their contents) brought on to Childhood First premises, whether they are left in car parks, cycle racks or otherwise. It is expected that employees have adequate insurance to cover damage which may arise in the above cases.

Although Childhood First accepts no responsibility for loss or damage to employee's vehicles, we will consider making a limited **ex gratia payment for vehicles on Childhood First Property where there is no reasonable doubt that the damage has been caused by a resident child and the vehicle is parked in an appropriate place.**

As this is an ex gratia payment, there is no legal entitlement. This is a non-contractual arrangement and may be withdrawn without notice. Any payments made will be reviewed against the HMRCs current guidelines and will most likely need to be treated as Earnings or as a Benefit in Kind (P11d item) and therefore subject to Tax and NI rules.

To have a claim considered, the employee should set out in writing to the Community Director outlining the circumstances. If the Director accepts the claim is reasonable, it will be passed to the head office for a final decision. Claims are not settled locally.

As a guide only, the maximum ex gratia value which may be granted is likely to be the lower of:

- i) £500 or
- ii) the individual's insurance excess.

Payments to individuals will normally only be made after they have paid the excess, however in such circumstances where the excess must be paid before repair can commence, an advance may be made. Any advances are treated as loans and if not used towards insurance excess, will be deductible for salary.

This policy does not affect an individual's ability to pursue a claim against the organisation where they believe Childhood First has been negligent in a way which has contributed to the loss or damage they have sustained. Please speak to HR for the organisation's insurance contact details.