

Terms & Conditions-2025/26

Whilst we try to keep the Terms & Conditions as brief as possible, nonetheless, because we are caring for small children, we are naturally obligated to many rules and regulations. We take our responsibilities very seriously, and in that regard, we have to be very clear to our parents and guardians about the framework in which we operate. Please take time to read the following as it helps us operate and maintain the highest standard of care.

1. Hours of Operation / Public Holiday / General Closures

1.1 Cozy Corner Childcare Centre (CCCC) operates from 7:45am-5:30pm.

1.2 Children cannot be accepted into CCCC earlier than 7:45am.

1.3 CCCC adheres to the yearly public holidays in Bermuda. CCCC's yearly calendar will always be posted on our official website www.cozycornerbda.com. Parents/Guardians will be given updates and reminders about closures when necessary.

1.4 CCCC is a family business revolving around the best interest of the child. This being said we will close 2 weeks at the end of August and reopen the day Bermuda Government Schools reopen (*implemented as of 2026*) CCCC will also shut down the 3rd week in December and reopen the day Bermuda Government Schools reopen. We will close for the AG Show should it take place. These dates will be given when your child starts and you will be reminded of them throughout the year.

1.5 Hurricane Season: We follow the closures of Government School with regard to Hurricane Season.

2. Registration

2.1 The application form must be completed and returned via email or direct to the Centre with the registration fee or receipt of transfer attached. You can find this on our website or email us at hello@cozycornerbda.com. Please read carefully.

2.2 CCCC requires a non-refundable deposit of \$750.00 to secure your child's spot.

2.3 If you should not require the space anymore, 2 months' notice is appreciated but not required. Please note under no circumstances will your deposit be refunded.

2.4 Your deposit is non-refundable should you withdraw your child for whatever reason.

2.5 Your fees are non-refundable should you withdraw your child for whatever reason.

- 2.6 If your child is part-time please note they are only allowed to come on their part-time scheduled days. This is because these days and times are given to CCRP to ensure ratios are maintained. We are unable to change days and times without notice. Should you require a change in day from your contracted scheduled days you may be required to pay an added fee for that change. It is also not guaranteed the change will be available. There may be another part time child filling in the gaps.
- 2.7 If your child is part-time, your spot will continue to be vulnerable should a family that requires full-time want to join CCCC. Your part-time family will be given a full-time option. However, if you do not wish to increase your space to full-time you may be asked to leave.
- 2.8 CCCC always reserves the right to do what they see fit in terms of registration/enrollment.

3. Fees

- 3.1 Fees are charged monthly in advanced on the 1st of each month.
- 3.2 Fees must be paid via bank transfer *Bank of Butterfield Account # 0604030230025*, standing order, or cash.
- 3.3 We do NOT accept Government / Company vouchers.
- 3.4 Late payment will incur \$100.00 per week or part thereof.
- 3.5 There is no sibling discount fee.
- 3.6 There is no discount for fees paid in full for the year.
- 3.7 If payments are late without prior notice, then the parent will receive a polite warning letter asking for payment immediately and if payment is not made shortly after, the place(s) will be suspended with immediate effect. The place(s) will not be reinstated until all arrears have been sorted and will be subject to availability.
- 3.8 If your child's start date is part way through the month, we will NOT prorate fees.
- 3.9 We do not raise invoices monthly; and, we will provide statements on your account when requested.
- 3.10 We do NOT refund fees for sessions not taken due to illness, absence, or where CCCC is forced to close by circumstance beyond our control also known as Act of God.

4. Termination & Suspension of Services

- 4.1 No reason for ending this agreement is needed, however naturally we would like to understand the reason for the termination.

- 4.2 Specifically, you may end this agreement with immediate effect if (1) we have breached any of our obligations and we have not or cannot put right that breach within a reasonable period of time of being requested to do so (2) we change any of the terms and conditions in an unreasonable manner.
- 4.3 Specifically, we reserve the right to end this agreement with immediate effect if (1) you have not paid the agreed fees (2) if you have breached your obligations under the agreement and you have or cannot put right that breach within a reasonable period of being requested to do so (3) your child's behaviour is unacceptable or endangers the safety and well-being of any other child registered at CCCC.

5. Staffing

- 5.1 Staff are checked on commencement with CCCC through the Child Care Regulation Programme (CCRP). Checks such as but not limited to, personal and employment references, background and medical checks. In some cases, because of the length of time that this process takes, a person may start working pending clearance provided they are at no time looking after children on their own. CCRP have specific time frames documented on their site for Centre's to observe compliance.
- 5.2 CCCC observes ratios provided by The Child Care Regulation Programme.
- 5.3 If a member of Staff is asked to take a child home out of CCCC hours it is the responsibility of the parent to ensure the correct protocol is taken. This means CCCC written confirmation from the parent/guardian that the child is being taken home by a member of staff.
- 5.4 Parents may ask staff to babysit outside of CCCC hours. This is a contract between parent/guardian and the member of staff, and CCCC takes no responsibility.

6. Health, Safety & Absences

- 6.1 It is understood that CCCC is under an obligation to report to the appropriate authorities any incident where we consider a child may have been abused, neglected or in some other way harmed physically or emotionally. This may be done without informing the parent/guardian.
- 6.2 CCCC observes ratios provided by Child Care Regulation Programme.
- 6.3 CCCC is committed to the identification and provision for children with Special Educational Needs. We believe that the potential of every child in our care is maximized, irrespective of ability, disability, race, gender and social background and to enable equal access to the curriculum in an environment where every child is valued and respected. Parents/Guardians must ensure that we have all the relevant information regarding special needs to enable us to appropriately care for your child.

- 6.4 In fairness to the staff and clients and their children which are enrolled in CCCC we expect reasonable standards of behaviour at all times. We therefore reserve the right to exclude any child whose conduct is, in our opinion, disruptive or in any other way unacceptable to the smooth and efficient running of our centre. We ask that parents/guardians appreciate this and to understand that, in the event of having to exclude any child, all fees are non-refundable.
- 6.5 Often, we host themed parties throughout the year. We ask parents to provide snacks. It is incumbent on parents/guardians to keep us notified with regards to your child's dietary needs. CCCC Child Information Form must be kept up to date with all information including any dietary restrictions.
- 6.6 CCCC reserves the right to administer basic first aid and treatment when necessary. Parents will be informed of all accidents and will be required to sign and return an Incident / Accident Report. All parents/guardians are required to read and sign the Accident and Injury Policy. For accidents of a more serious nature, involving hospital treatments, all attempts will be made by CCCC to contact the parents/guardians but failing this, we are hereby authorized to act on behalf of parents/guardians to consent to necessary treatment from a qualified medical source. We will administer medication if parent/guardians complete a Medication Form. Parents/Guardians must take all medications home at the end of the day unless otherwise agreed on.
- 6.7 We may require parents/guardians to withdraw their child from CCCC, in the event they require special medical care or attention which is not available or it is considered the child is not well enough to attend CCCC. We may also ask parents/guardians to withdraw their child from CCCC, if we have reasonable cause to believe that they are or maybe suffering/ or have suffered from any contagious disease /infection and there remains a danger that other children at CCCC may contract such disease / infection. We accept no responsibility for children contracting contagious diseases / infections whilst at CCCC. However, should there be any infections notices we will publish them and keep you informed. Parents/Guardians are requested to inform CCCC if their child is suffering from any illness or sickness before attending the centre.
- 6.8 Parents/Guardians are expected to inform CCCC of any food, medicine, and activity or any other circumstances that may cause the child to have an allergic reaction / allergy. Parents/Guardians must provide details, in writing, of the severity of the reaction/allergy and must continue to inform CCCC of any changes or progress to the condition, in writing, when they become aware. CCCC Child Information Form has a space specifically for this and must be kept up to date.
- 6.9 Children who are unwell should not attend CCCC. Please read CCCC Wellness Policy for all information regarding the health and wellness of your child. If children fall ill during the day parents/guardians will be contacted to arrange to collect them. If the parents/guardians are

unavailable other authorizes contacts will be called. The information for other authorizes contacts will be listed in order of call preference on CCCC Child Information Form.

- 6.10 We suggest that all personal toys, books or other equipment are left at home unless requested for an activity or topic. Comforts may be brought into CCCC.
- 6.11 CCCC provides car parking when dropping and collecting your child. You are to ensure your child is supervised at all times in the car park. Do not park in front of the steps to the school. All pick up and drop offs are to enter from the Whitney Ave, Langton Hill entrance and walk up the stairs to the back door of the school. Be aware of your speed whilst driving as it is a community lane.
- 6.12 Children should come to the centre in normal day clothes. Please avoid 'designer' clothes as accidents can happen. Two changes of clothes should be provided, in a labelled bag. Please label your child's clothes to avoid items going missing or being misplaced. CCCCC does not accept responsibility for accidental injury or loss of property, we do however take very good care of child property whilst at the centre.

7. Security & Publicity

- 7.1 CCCC regularly photographs and sometimes videos children taking part in their activities. These photos may be posted on TGDC's official website www.cozycornerbda.com, CCCC [Instagram](#). Parent's will also have access to the Centre's WhatsApp class group see 7.2. Our guidelines for posted photographs and videos are as follows (1) All children are dressed appropriately before photographs are taken. (2) All photos are vetted before being posted. (3) Photographs and videos will only be taken in the garden or classrooms. (4) Photographs in the centre are taken with CCCC's staff mobile devices. (5) Parents are asked not to use their mobile devices within CCCC's premise unless absolutely necessary. If you do not wish your child to be photographed or recorded, please inform CCCC in writing see 7.2 for further information.
- 7.2 CCCC will operate with parent communication via WhatsApp class groups. If you have informed CCCC that you do not wish your child to be photographed or video recorded, your child will also not be posted via WhatsApp, Website or Instagram. Hence you will only get CCCC notification updates without photos of your child doing said day to day activities.
- 7.3 If your child is going to be collected by someone other than yourself CCCC will require prior notification. It is the responsibility of parents/guardians to keep us informed of any changes in information and numbers. All changes need to be made through CCCC Child Information Form.

7.4 Under no circumstances will your child be allowed to leave the Centre with someone unknown to Centre staff unless the parents or guardians have previously arranged this.

8. Other

8.1 If you have any complaints about the service we are offering, please in the first instance contact the Directors/ Proprietors Kristan Burch or Melina Finnigan, and the final instance Child Care Regulation Programme (CCRP) at childcare@gov.bm

8.2 We may change the terms and conditions where such change arises from regulation issues or changes in Health which may affect the running and operation of CCCC. Any changes that maybe made will always be in the best interest of the children attending CCCC. We will give you one month's written notice of any changes.

8.3 We will not be in breach of these terms or otherwise liable to you by reason of any delay in performance or non-performance of its obligations due to an event outside its reasonable control including 'Acts of God'.

8.4 Acceptance of this agreement is implicit when you have been accepted into CCCC and applies to all parties noted on the application form, irrespective of whether the secondary parties have signed the form. We would respectfully request that of parents/guardians' experience difficulty in fulfilling any of the conditions of this agreement, they contact the Directors/Proprietors as soon as possible. We will do our best to resolve the issue.

8.5 CCCC reserves the right to make decisions we feel are best for the centre, children and families. This includes but is not limited to dismissing children and families should the agreement not be beneficial for one or both parties.

Child's Name _____

Signature of Parent/Guardian 1 _____ Date _____

Print Name of Parent/Guardian 1 _____

Signature of Parent/Guardian 2 _____ Date _____

Print Name of Parent/Guardian 2 _____

**This document will be placed on your child's file once returned.
Please keep a copy for your records.**