

8.6 Insurance Policy

1. Purpose

My Place Family Day Care recognises that insurance is a way of managing risks and ensuring if an accident occurs there are protections in place for all involved. The Education and Care Services National Regulation requires FDC Services and FDC Educators to have public liability insurance for the protection of staff, Educators, parents, children and others.

2. Scope

This policy applies to the Nominated Supervisors, Coordinators, Educators, Educator Assistants, parents, children and others.

3. Definitions

Approved Provider: Inala Community House (ICH) has approval from the Federal Government to operate an approved FDC service.

Service: My Place Family Day Care, whose Approved Provider is Inala Community House.

Educator: A suitably qualified person who is registered with the Service.

Educator's Residence – The home or venue approved to provide childcare by an approved educator of the Service.

4. Policy

My Place Family Day Care and Educators will have adequate insurance protection.

4.1 Obtaining Insurance

The Approved Provider will ensure that the Educators obtain and keep current adequate public liability for a minimum of 10 million dollars.

The Service will purchase and maintain a current Public Liability Insurance for the Service Office for a minimum of \$10 million Dollars and other insurance for building, content and vehicle insurance.

Educators will purchase public liability insurance before interviewing their first prospective clients and maintain a current policy.

Educators will purchase their public insurance through a reputable broker or agent.

Educators will ensure the Educator Assistant is noted on their Public Liability Insurance before the Educator Assistant is able to be considered in this role.

A copy of the Educator's insurance will be kept on the Educator's file and the original will be available and accessible at the Educator's residence.

All insurance policies relating to the operation of the My Place FDC office and staffing will be kept on file at the Service.

The Approved Provider in conjunction with the Nominated Supervisor/s, is responsible for ensuring that the Service has adequate Work Cover Insurance for all staff including volunteers.

4.2 Claims

In the event of a claim being made by the Service, the Nominated Supervisor/s will immediately notify the Chief Executive Officer who represents the Approved Provider.

The Chief Executive Officer will notify the Board of Directors and Insurance Company, ensuring that the Service follows all directions of the Insurance Company and in the case of material or significant claims, seeks legal advice for the Service.

It is the responsibility of the Educator to make a claim on their own behalf, in accordance with their insurer.

5. Review

This policy remains in effect unless otherwise determined by resolution of the Board of Directors. This policy will be reviewed every two years or sooner as required

	Date	Details
Revision 00	07/2015	Original Policy Issued
Revision 01	09/2015	Reviewed
Revision 02	01/2016	Reviewed
Revision 03	08/2017	Reviewed
Revision 04	12/2019	Reviewed
Revision 05	01/2021	Reviewed

6. Related Documents

Policies

8.1 Assessment and Selection of Educators and Educator Assistant

Procedures

8.1 Assessment of Fitness and Suitability of Educators

Forms

NIL

Other Documents

NIL

References

Education and Care Services National Regulation 2011

R.153 Register of FDC educators, coordinators and educator assistants

R.29 Conditions on Service Approval

R.30 Conditions on Service Approval – Family Day Care Educator Insurance

R.180 Evidence of Prescribed Insurance