

POLICY NO 35: INSURANCE - PUBLIC LIABILITY

Key Policy Contact Person: Manager, Our Village Family Childcare

POLICY STATEMENT:

All Educators must maintain current public liability insurance coverage for at least \$10,000,000 in accordance with the Education and Care Services National Regulations, (current version July 1, 2023) Part 2.2 Service approvals, Regulation 29 –Condition on service approval - insurance ‘a service approval for a family day care service is granted subject to the condition that the approved provider of the service must ensure that each family day care Educator engaged by or registered with the service holds insurance against public liability with a minimum cover of \$10,000,000.

CRITICAL INFORMATION:

- Registration of new Educators and renewal of registration is conditional on the Educator maintaining appropriate Public Liability insurance and a copy of the receipt of certificate of currency must be sighted and/or provided to the Coordination Unit at least annually.
- Failure to meet the insurance requirements will deem an Educator to not be registered to provide childcare with Our Village Family Childcare.
- Educators are encouraged to take our other insurance products for their business as they deem appropriate for their individual circumstances

Contents

POLICY STATEMENT: 1

PURPOSE: 1

OUTCOME: 2

SCOPE/RESPONSIBILITIES: 2

STATEMENT OF DIVERSITY 2

DEFINITIONS: 2

REFERENCES: 2

RELATED POLICIES & PROCEDURES/ WORK INSTRUCTIONS: 2

VERSION CONTROL AND LEGISLATION: 3

PURPOSE:

Insurance protection is an essential ingredient of sound management. It protects children, parents, and Educators from the severe financial consequences in matters of public liability.

- Registration of new Educators and renewal of registration is conditional on the Educator maintaining appropriate Public Liability Insurance and a copy of the receipt or certificate of currency must be sighted and/or provided to the Coordination Unit at least annually.

- Failure to meet the insurance requirements will deem an Educator to not be registered to provide childcare with Our Village Family Childcare.
- Educators are encouraged to take our other insurance products for their business as they deem appropriate for their individual circumstances.

OUTCOME:

All Educators will hold appropriate and current insurance.

SCOPE/RESPONSIBILITIES:

This document is applicable to all Educators of Our Village Family Childcare Service.

STATEMENT OF DIVERSITY

Sunbury and Cobaw Community Health is committed to improving the health of our community and being accessible to all, including people from culturally and linguistically diverse (CALD) communities, those from Aboriginal and Torres Strait Islander background, people with a disability, Lesbian Gay Bisexual Transgender Intersex and Queer (LGBTIQA+) people and other socially vulnerable groups and supporting their communities across the lifespan from birth to older age.

DEFINITIONS:

<p>Public Liability Insurance</p>	<p>Public Liability Insurance helps businesses cover third party injury or loss. If a member of the public – someone not employed by your business – is injured, suffers some sort of loss or has their property damaged as a result of your business activities, Public Liability Insurance helps cover related costs.</p>
--	--

REFERENCES:

- [Education and Care Services National Regulation, \(current version July 1, 2023\) – Part 2.2 Service approvals, Regulation 29 - Condition on service approval - insurance](#)
- Our Village Family Day Care Educator Agreement
- [Family Day Care Australia Insurance for Educators](#)

RELATED POLICIES & PROCEDURES/ WORK INSTRUCTIONS:

- Engagement and Registration of FDC Educators and Coordination Unit Staff– 13
- Assessment, Approval and Reassessment of Approved Family Day Care Residences and Venues – 2
- Incident, Injury, Trauma, and Illness – 14
- Home and Vehicle Safety Check Work Instruction
- Orientation of FDC Educators Work Instruction
- Recruitment of FDC Educators Work Instruction
- Re-Registration of FDC Work Instruction

VERSION CONTROL AND LEGISLATION:

For office use only (to be completed by the Quality, Safety & Compliance unit)			
Document Owner:	Chief Operating Officer	Version Number:	2.0
Date Approved:	3 July 2024	Review Date:	3 July 2027
Document Type:	Team	Approved By:	Chief Operating Officer
Legislation:	Education and Care Services National Regulations		