



## Inspired Family Day Care

# Legal and Insurance Cover Policy

### **PURPOSE:**

To ensure appropriate insurance cover is obtained and kept up to date by the Family Day Care (FDC) Service and documentation of this insurance is available for inspection by Inspired Family Day Care (IFDC).

### **SCOPE:**

This Policy applies to FDC Educators, FDC Relief Educators and FDC Assistants.

### **PRINCIPLE:**

The FDC Educator holds current public liability insurance that is accessible for inspection by IFDC and the regulatory authority.

### **POLICY:**

IFDC will ensure that FDC Educators, FDC Relief Educators and FDC Assistants are informed of the appropriate insurance and legal cover required, their responsibilities and obligations, and their rights and entitlements. A FDC Educator will hold current insurance policies that are available for inspection by the FDC Service and regulatory authority.

### **PROCEDURES:**

To ensure all FDC Service staff, FDC Educators and FDC Assistants are informed of and covered by appropriate insurance as per the following Education and Care Services National Regulations:

#### **30 Condition on service approval—family day care educator 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.

#### **180 Evidence of prescribed insurance**

The approved provider of an education and care service must keep evidence of the current prescribed insurance at the education and care service premises, or in the case of a family day care service, at the principal office of the service, and must make the evidence available for inspection by the Regulatory Authority or an authorised officer under the Law.

A family day care educator must keep evidence of the educator's current public liability insurance at the family day care residence or family day care venue and must make the evidence available for inspection by the Regulatory Authority or an authorised officer under the Law. Subregulation (1) does not apply if the prescribed insurance for the education and care service is a policy of insurance or an indemnity provided by the Government of a State or Territory.

## PROCEDURES (continued):

There are two options for FDC Relief Educators and Assistants to be insured, they can acquire their own or the Regular Educator can add them to their policy.

To avoid claims being denied due to non-disclosure, it is recommended that you advise your Home and Contents Insurer that you run a FDC business from your home. If you use your vehicle for FDC it you should inform the carrier of your insurance that you use it for FDC for the same reason.

<b>Education and Care Services National Law Act, 2010</b>	Section:51(5)
<b>Education and Care Services National Regulations, 2011</b>	Regulations: 30; 180

### Policy review

Inspired Family Day Care encourages staff, educators and families to be actively involved in the annual review of each of its policies and procedures. In addition, the Service will accommodate any new legislative changes as they occur and any issues identified as part the Service's commitment to quality improvement. The Service consults with relevant recognised authorities as part of the annual review to ensure the policy contents are consistent with current research and contemporary views on best practice.

REVISION RECORD	
Version Approval Date August 2017	Effective Date Review Cycle: Annual
Approved in consultation with the Approved Provider, Nominated Supervisor, Staff, Educators and Families.	Next Review Date: August 2018