

Public & Products Liability

What is Liability Insurance & what am I covered for?

Liability Insurance covers your legal costs & expenses in the event you are found negligent for personal injury or property damage to a third party (eg: the child in care or their family). In personal injury claims you could be held liable to pay medical costs including rehabilitation expenses. Compensation could also be awarded to the family not to mention your legal fees on top of that. Without Liability insurance all of these costs would come from your own pocket. Liability Insurance cover provides a financial safety net in case something unforeseeable does happen.

Claims Examples

- You stumble and accidentally drop a child whilst walking down the stairs, leaving them with a permanent disability
- You leave a hot drink unattended for a moment and a child suffers burns and scarring
- You make an error whilst administering medication to a child, causing an adverse reaction or overdose

Even though the family you are working for may have home and contents insurance that covers damage to their property caused by you, their Insurer may seek to recover the costs of the claim from you (Does not apply to carers looking after children in their own home eg: Family Day Care / Home Based Care / Long Day Care)

Claims Examples

- You are cooking dinner, leave the kitchen for a moment and return to find it on fire
- You are playing with the children and damage a \$5,000 plasma TV
- You have taken the family's \$2,500 video camera out for the day and you lose it

Why is it so important to have Liability Insurance?

Under the Statute of Limitations, after a child reaches the age of 18 years they have at least a further 3 years in which to instigate legal action against you. i.e. legal action could be taken against you up to 21 years after the injury/illness occurred. This is why it is imperative you have a policy in place at the time the injury/illness occurred. Although you may not have any assets today your financial situation will more than likely change in the future and you could be jeopardising it by not insuring against your legal liability. You do not have to have a current policy at the time you need to make a claim; you do however need to be covered at the time the injury/accident occurred.

Does the liability policy cover my legal fees?

Yes, the Insurance Company (QBE Insurance Australia), acting on your behalf, will defend any claim or legal action against you even if the action is groundless, false or fraudulent. They will also pay all expenses incurred and all costs taxed against you in any such suit.

Does the liability policy cover my legal fees if I am being threatened for molestation?

No, Public Liability Insurance does not cover any criminal acts or threats of legal action for criminal acts

Am I covered if I take the children out of the home?

You are covered anywhere in Australia, (written permission is not required under our policy).

Do I get a discount when I am a member of the Australian Nanny Association?

Yes you get a discount from \$50.00 up to \$200 per annum if you are a Member of the Australian Nanny Association. We just require your member number to apply the discount.

Am I covered for work I do for an Agency and also for private work I may do?

Yes, you may work for a number of different Agencies, you are covered for any work you do regardless if it is through an agency or private work.

Am I covered if I have a motor vehicle accident?

If you have an accident in a motor vehicle causing injury to the Children, if the Compulsory Third Party Personal Injury Insurance (i.e. Personal Injury Insurance that goes hand in hand with the vehicle's registration) does not cover the injury then our policy will. Damage caused to the motor vehicle following a motor vehicle accident can only be covered under a motor vehicle policy.

What if I need to give a child medication?

If you are administering medication to a child it is important that a NannySure Permission Slip is completed by both the Parent/Guardian and the Carer.

What do I do if I need to make a Claim?

Contact our office, our Claims Manager will facilitate the claim on your behalf with the Insurer and monitor it to ensure it is settled as quickly as possible. You will need to complete a Claim Form and either email, fax or post it to our office together with the letter of demand from the family or third party holding you responsible.

Do I have to pay the premium in full before I can be covered?

No

- The premium may be paid either annually or monthly at no additional cost via direct debit from a bank account or credit card
- The premium/1st instalment will be debited 21 days after the policy inception date to assist with cash flow (unless another date is nominated by you).

What happens if I want to cancel the policy?

- There are no cancellations; you only pay for the period you are covered.
- A minimum premium equivalent to approximately 6 weeks cover will however apply.
- Our Broker Fee of \$66.00 is not refundable.
- You will need to request the policy be cancelled in writing via email, fax or post with the date you would like it cancelled from.

Is the premium tax deductible?

Yes, you can claim 100% of the premium back as a tax deduction

Personal Accident & Illness

What is Personal Accident & Illness Insurance?

Personal Accident & Illness Insurance is designed to protect you against loss of income resulting from an injury or sickness. If you are self employed with no sick leave or are in a situation where your income is essential to meet commitments including medical expenses, mortgage payments/rent, car payments, food and bills, this policy offers you complete peace of mind your weekly income is insured. The amount paid will depend on your nominated weekly sum insured as shown on your insurance certificate, and your eligibility for other sickness/injury entitlements.

Am I covered if I have an accident when I am not at work?

Yes, you can elect a policy that covers you 24 hours a day, 365 days per year.

How long will the policy pay my weekly income for?

The policy can pay your weekly income up to 5 years from the date of the accident or sickness or until you are able to return to work again (whichever occurs first). You can choose your benefit period, usually 2 or 5 years.

Is there an excess period?

Yes, the policy will not pay your lost income for the first 7-21 days; this keeps the premiums down as it eliminates small claims. You can choose your excess period, usually 7, 14 or 21 days.

What does the Lump Sum Benefit cover?

Lump Sum Benefit is payable in full or a by a percentage following an accident resulting in:

- Accidental Death
- Permanent Disablement
- Paraplegia or Quadriplegia
- Loss of sight of both or one eye
- Loss of use of a limb
- Loss of hearing in both ears
- Loss of hearing in one ear
- Permanent Loss of use of 4 fingers and thumb of either hand

Are pre-existing Conditions covered?

No, (however you can apply to have these considered)

What do I do if I need to make a Claim?

Contact our office, our Claims Manager will facilitate the claim on your behalf with the Insurer and monitor it to ensure it is settled as quickly as possible. You will need to complete a Claim Form and either email, fax or post it to our office together with medical certificate and documentation to substantiate your earnings (i.e. a letter from your employer, copy of your tax return etc.).

Additional Covers

What does Professional Indemnity Insurance Cover?

The policy will give you the reassurance that you are comprehensively covered against a wide range of actions arising from:

- A breach of professional duty in the conduct of your profession (i.e. you make a mistake causing someone to suffer a financial loss)
- Costs & expenses incurred in the defence or settlement of any Claim indemnified by this policy
- Unintentional infringement of copyright, trademark, registered design or patent, or any plagiarism
- Unintentional breach of confidentiality
- Defamation
- Civil liability for compensation arising from any claim made against you under the terms of the Trade Practices - Act or the Fair Trading Act

Examples of a claim from this policy could include:

- breach of privacy;
- failure to conduct appropriate reference, police or other checks;
- inappropriate advertising;
- failure to check qualifications and experience levels of candidate are suitable for the job;

What is Statutory Liability Cover?

It provides protection to companies and individuals against liability for statutory fines and penalties that result from a breach of legislation.

What does Management Liability Cover?

Management Liability protects the individuals and company in relation to the exposures associated with managing a company. The key elements to the cover are:

Directors & Officers Covers the Directors & Officers (including where the company can reimburse the directors) for any claim alleging a Wrongful Act (negligence, breach of duty, misrepresentations etc) by a Director or Officers.

Company Cover Covers the company where there is a claim against the entity alleging wrongful acts

Employment Covers the company for claims alleging employment breaches including wrongful dismissal, discrimination, harassment etc.

Trustee For trustees of staff superannuation fund

Crime Covers the company for theft by its employees.

Examples of a claim from this policy could include:

- Unfair Competition
- Theft of Trade Secrets
- Occupational Health & Safety
- Employment Practices Liability – Wrongful Termination
- Crime - Altered Cheques
- Negligence/ Fraud

Do you require Workers Compensation even though you only have Contractors, Sub-Contractors?

Yes in some states you are required to, please contact your states Workers Compensation to discuss your legal exposure/obligation.