

NannySure

INSURANCE FOR PROFESSIONAL
NANNIES/CARERS & AGENCIES



Caring for young children is a high-risk occupation. You have to be constantly on guard against any potential danger. It takes a split second for an accident to occur and you could be held responsible.

NannySure Liability Policy protects your legal liability, providing you with peace of mind should you be found to be negligent.

PERSONAL INJURY

Under the statute of limitations, in the event a child suffers an injury/illness in your care, legal action could be taken against you up to 21 years after the injury/illness occurred. Although you may not have any assets today your financial situation may change in the future and you could be jeopardising it by not insuring against your legal liability today.

Are you aware you could be held liable in these situations:

- 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 (limited occupations, refer to occupations* on occupations list).

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 insurance all of these costs would come from your own pocket. Insurance cover provides a financial safety net in case something unforeseeable does happen.

PROPERTY DAMAGE

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.

Are you aware you could be held liable in these situations:

- You are cooking dinner, leave the kitchen for a moment and return to find it on fire
- You put washing on, go out and come back to find the house has flooded
- 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.

OVERVIEW OF COVER

NannySure's Public & Products Liability Insurance Policy is designed specifically to protect you against these types of risks (subject to the Terms & Conditions of the Policy).

OCCUPATIONS

We cover the following occupations:

- Agencies
- Aged Carer
- Nanny
- Home & Community Care
- Nanny Share
- Mothercraft Nurse*
- Mummy Nanny
- Doula*
- In Home Care
- Registered Nurse*
- Home Based Care
- House keeper
- Au Pair
- Domestic Cleaner
- Mothers Helper
- Domestic Cater/Cook
- Babysitter

* No cover for administering medication.

Please see our website for full definitions.

For Agencies, please contact us direct to discuss your requirements.



Finsura have been associated with the Nanny Industry for over 8 years, we are proud that we have been able to provide personal service and tailored insurance products that meet the needs of your industry.

The premium can be paid either annually or monthly for no additional cost.

\$10,000,000 Public & Products Liability

STATE	ANNUAL	MONTHLY
NSW	\$485.65	\$34.97
ACT	\$474.10	\$34.01
QLD	\$485.65	\$34.97
VIC	\$489.50	\$35.29
SA	\$493.35	\$35.61
WA	\$489.50	\$35.29
NT	\$489.50	\$35.29
TAS	\$489.50	\$35.29

\$20,000,000 Public & Products Liability

STATE	ANNUAL	MONTHLY
NSW	\$635.53	\$47.46
ACT	\$619.85	\$46.15
QLD	\$635.53	\$47.46
VIC	\$640.75	\$47.90
SA	\$645.98	\$48.33
WA	\$640.75	\$47.90
NT	\$640.75	\$47.90
TAS	\$640.75	\$47.90

Premiums are inclusive of government charges, ie. GST and Stamp Duty, which may be subject to change.

Above premiums do not apply to agencies.

Please note our Broker Fee of \$66.00 including GST will be debited in addition to the 1st instalment.

Whether you're a Nanny/Carer or an Agency, we have a wide range of products and services tailored to meet your needs.

Should the policy be cancelled mid-term there are no cancellation fees. You only pay for the period you are covered and the pro-rata premium will be refunded.

You can receive a discount on the above premiums if you become a member of the Australian Nanny Association.

FEATURES & BENEFITS:

- Broad range of occupations covered
- Broad cover providing you with peace of mind in the event of a claim
- Competitive pricing
- Pay by the month at no additional cost
- Industry experience
- An experienced and dedicated service team to provide friendly advice
- A dedicated Claims Officer who will provide support and advice in any claim situation
- Global insurer with strong financial security.

AUSTRALIAN NANNY ASSOCIATION

We are a proud member of the Australian Nanny Association. The association endeavours to educate the public about nannies, and to assist the sector to work toward professionalising the industry. ANA is the first Australian association to represent all sections of the nanny industry.

Members of the association can receive a discount on their insurance through Nannysure when obtaining a new policy or renewing an existing policy by just providing us with their membership number.

Please visit the Association at:

www.australiannannyassociation.org for more information on their membership benefits.

Please read the Product Disclosure Statement available from the Association to decide if a product is right for you. Insurance issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence 239545.

Whether you're a Nanny/Carer or an Agency, we have a wide range of products and services tailored to meet your needs.

HOW TO OBTAIN COVER

You can choose, go to either our NannySure website or to the association website and complete the application form and direct debit request form. Cover will be issued upon receipt of the application form and Direct Debit Request form.

Subject to policy terms & conditions and underwriting criteria.

CONTACT US

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The Association Website:

www.australiannannyassociation.org

QBE Insurance (Australia) Limited

ABN 78 003 191 035 AFS Licence 239545

