

ARE YOU COVERED IF SOMETHING HAPPENS TO THE CHILDREN IN YOUR CARE



nannysure
by finsura

DID YOU KNOW THAT, BY LAW, ANY CHILD INJURED IN YOUR CARE CAN CLAIM AGAINST YOU UP UNTIL THEY TURN 21?

Caring for children requires you to stay constantly focused. It only takes a split second for an accident to happen – leaving you exposed. Without the right cover you could be left paying for damages.

We've worked with the Australian Nanny Association to create cover specifically for the nanny industry so you'll get exactly the cover you need and the value you want.

Nannysure through Finsura is designed for the home based care industry and provides you with peace of mind should you be held responsible for personal injury or property damage to the person or property in your care.

WHY SHOULD YOU BE COVERED BY NANNYSURE?

- Did you know if you become a member of the Australian Nanny Association you can receive up to 30% off insurances through Nannysure.
- Flexible pay by the month premiums with no additional cost, cancellation or dishonour fees.
- We not only cover nannies but we cover babysitters, home based care, aged care, community care, domestic cleaners and more occupations automatically.
- We'll cover you anywhere within Australia for as many families you want to work for, our premiums start from as little as \$34 a month.
- If something goes wrong, you'll have advice and support from a dedicated claims officer.
- You'll have the confidence in knowing your policy is backed by Australia's largest global insurer QBE.
- We are an Insurance Broker so we can cover all of your requirements and you can have your insurance all in one place.
- We'll share your certificate of currency automatically with your agency or service provider.
- We can also cover you for home and contents insurance, motor vehicle insurance and private travel insurance.

THE NANNYSURE PACKAGE CAN INCLUDE:

Public & Products Liability: Liability Insurance covers your legal costs & expenses in the event you are found negligent for personal injury or property damage to another party, such as:

- You stumble and accidentally drop a child, leaving them with a permanent disability.
- You make an error whilst administering medication, causing an adverse reaction or overdose.
- You are cooking dinner in the families home, leave the kitchen for a moment and return to find it on fire.

Professional Indemnity: Protects you from civil liability claims for compensation sought by customers who believe you have breached your professional duty in the conduct of your profession (i.e. you make a mistake causing someone to suffer a financial loss).

Additional Covers Available:

- **Statutory Liability** - Covering liability for statutory fines and penalties including defence costs that result from a breach of legislation.
- **Personal Accident and Illness** - Personal Accident & Illness Insurance is designed to protect you against loss of income resulting from an injury or sickness 24/7.

Subject to Terms & Conditions of the Policy.



WHY DO YOU NEED NANNYSURE

Finsura have been associated with the Home Based Care Industry for over 15 years, we are proud that we have been able to provide personal service and tailored insurance products that meet the needs of your industry. As a professional insurance broker, we analyse, design and negotiate an insurance package just for you.

Over the last 30+ years, Finsura has become one of Australia's leading brokers by providing tailor made solutions to thousands of individuals, businesses and organisations. We have established relationships with insurance providers enabling us to secure policies which are competitive in price and coverage. As a member of Austbrokers, that brought in 30 years' worth of experience from 50 brokerages across Australia.

THE CLAIM

The nanny was filling up the laundry sink and the baby starting crying. The nanny went to check on the baby and forgot about the tap. The sink filled up, overflowed and flooded the laundry and hallway causing \$8,000 damage. The parents claimed the damage under their householders policy and then their Insurer tried to recover the cost from the nanny.

THE OUTCOME

With a Nannysure Policy: \$250 excess to you to repair the damage and the Insurer defended the claim. No impact to your existing arrangement with the family and you can continue your business.

Without a Nannysure Policy: Up to \$15,000 cost to you including fixing the damage and legal costs plus your time to defend and deal with the claim.

Don't let any unforeseen accidents catch you off guard, get insured with Nannysure for you and your client's peace of mind! Call 1800 252 712 or visit nannysure.com.au

GET COVERED NOW

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Email: team@finsura.com.au

Phone: 1800 252 712

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