



# Nature Alliance Family Day Care Service

Legal and Insurance Policy Cover



## **POLICY IN THIS SECTION AS REQUIRED BY**

Education and Care Services National Law (WA) Act 2012: Section 51(4)  
Education and Care Services National Regulations, 2012 – ‘Regulations’30,180(1)(2)

### **PURPOSE:**

To ensure appropriate insurance cover is obtained and kept up to date by the Family Day Care Service and the Family Day Care Educator. A copy of the service insurance policy will be held at the Family Day Care office. A copy of the Educators current insurance Evidence of Cover must be lodged at the Family Day Care Service office. All documentation will be kept available for inspection as required by the relevant authorities.

### **SCOPE:**

This Policy applies to Family Day Care Educators and the Family Day Care Service.

### **PRINCIPLE:**

The Family Day Care Service and Family Day Care Educator must hold prescribed current public liability insurance to protect their business.

### **POLICY:**

The Family Day Care Service will ensure that Family Day Care Educators and Family Day Care Assistants are informed of the appropriate insurance and legal cover required, their responsibilities and obligations, and their rights and entitlements.

A Family Day Care Educator will hold current public liability insurance policies that are lodged at the Family Day Care Service and available for inspection by the relevant authorities.

### **PROCEDURES:**

To ensure all Family Day Care Service staff, Family Day Care Educators and Family Day Care Assistants are informed of, and covered by appropriate insurance and legal policies, the service will hold all the required policies and all Family Day Care Educators will hold:

1. A current public liability insurance policy, in accordance with the Regulation and which adequately covers the Family Day Care Educator and residence and or venue. This cover must be a minimum of \$10 million.
2. At a minimum the policy must cover the death of a child or adult, injury to a child or adult, or mistreatment of, or harm to, a child or adult. The policy must include a cover for molestation/sexual abuse.
3. The Evidence of Cover must be lodged at the Family Day Care Service Office and kept available for inspection as required by the relevant authorities.