

## 7.11 INSURANCE

### Purpose Statement

Education and care providers are required to have appropriate and current insurance under family assistance law. This is a key compliance requirement. If a Family Day Care service does not have appropriate insurance in place, its Child Care Benefit (CCB) approval may be cancelled or suspended.

### Scope

This policy applies to all salaried full time and part time staff (including casual), and educators.

### Definitions

*Educator Agreement:* a signed contract between two parties (educator and Windermere Child & Family Services) that is enforceable by law.

*Approved Provider:* a person or an entity authorised to operate an education and care service.

*Regulatory Authorities:* a government body that regulates and assesses children's education and care services. In Victoria, the Department of Education and Training is the regulatory authority for Family Day Care providers.

### Policy Statement

APPROPRIATE AND CURRENT INSURANCE WILL BE MAINTAINED AT ALL TIMES AND DISPLAYED ON SITE.

### Procedures

#### ***General Requirements – Approved Provider***

1. Section 12 of the Child Care Benefit (Eligibility of Child Care Services for Approval and Continued Approval) Determination 2000 states the requirements for insurance which includes:
  - a. workers compensation for the child care service
  - b. public liability insurance for the child care service
2. The following information will be displayed on site at all times:
  - a. Valid and current period of insurance
  - b. Accurate address
  - c. Approved business name
3. A copy of insurance policies and a certificate of currency will be provided to regulatory authorities and the Coordination Unit upon request.



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### ***General Requirements – Educator***

1. Every educator must obtain and maintain insurance as specified in the Educator Agreement. This includes public liability insurance.
2. Evidence of current insurance, may be requested by the Approved Provider at any time.

### **Relevant Standards/Legislation**

- National Quality Framework for Early Childhood Education and Care Services including:
  - Education and Care Services National Law 2011
  - Education and Care Services National Regulations 2011
- Family Assistance Law 1999
- Eligibility of child Care Services for Approval and Continued Approval 2000

### **Related Policies & Links**

- Educator Agreement
- Public Liability Insurance
- Workers Compensation Insurance