

## Attention Landlords and Letting Agents!

*Do you want tenants that care about your house as much as you do?*

*Then select a family day care educator to be your tenant.*

### What is family day care?

Family day care is an approved home-based form of child care providing quality education and care in the family day care educators own homes.

### Who are family day care educators?

Family day care educators are early childhood education and care professionals that are registered with an approved family day care service. Educators are either small business operators subcontracting their services to an approved family day care service or are employed by a family day care service. Family day care educators operate under the National Quality Framework (NQF).

### What is a family day care service?

A family day care service is responsible for approving, supporting, training and advising its educators. Each family day care service monitors the education and care of educators and provides advice, support and information for parents. Family day care educators and services work in partnership to uphold organisational values, meet legislative requirements and comply with the National Quality Standard. Family day care services operate from a central location, also known as a coordination unit.

### Nine Reasons why you should have a family day care educator as a tenant:

1. **Limited Numbers of Children in Care:** Educators are limited by the National Regulations in relation to the total number of children allowed in care at one time. Generally this limit is seven, with no more than four children preschool age or under and includes the educator's own children.
2. **Long Term Tenants:** Educators are interested in staying in the one location long term - they are not transient residents, but established community members.
3. **Well Maintained Property:** Educators have an interest in keeping the premises neat, clean and well-maintained. They are required to do so under National Regulations. It is also important in terms of promoting their business to their clients.
4. **Regular Rent Payments:** Educators are also running successful businesses. Their services are in demand, providing them with the regular income to support their financial commitment to you.
5. **Security:** Educators are on the premises during the day, reducing the risk of break-ins to unoccupied premises.
6. **Regular Monitoring of House:** Educators' services are approved and monitored by an approved family day care service. Educators are visited in the home by service staff on a regular basis to ensure that hygiene and safety is maintained at all times.
7. **Insurance:** Educators are required to hold Public Liability Insurance as a condition of running their business. If you have any insurance concerns in relation to public liability and/or building insurance please call us, we're here to help.
8. **Screened Tenant:** All Educators go through a rigorous selection process which includes police checks and screening processes. Educators also have regular in-service and professional development training.
9. **Ideal Tenants:** Our experience over 30 years has shown that educators throughout Australia are ideal tenants—clean, quiet, orderly and diligent payers.



## Don't worry!

### Family Day Care Australia Public Liability Insurance has you covered.

As a landlord of a tenant applying to operate a family day care service from your rental premises we recommend that you take these easy steps to ensure that you have adequate insurance protection before you allow the educator to start.

#### STEP 1

Contact your building insurer to advise them that your tenant wants to operate a home based child care service from the premises.

Advise them that the Public Liability Insurance available to the educator provides cover in the following ways:

#### Landlords Cover

The policy automatically extends to indemnify property owners and/or body corporate of rented properties from which the educator conducts the business provided that such an indemnity is only extended to claims arising out of the educator's Business.

Furthermore the policy extends to indemnify the body corporate where You are an owner occupier of part of the building or premises from which Your business is conducted provided at all times that the indemnity under this extension will only apply in respect of Bodily Injury or Property Damage and that such indemnity is only extended for claims arising out of the conduct of Your Business.

#### Property Damage

Indemnity for accidental damage is sublimited to \$5,000 any one occurrence applies to all accidental damage claims. Malicious damage is excluded under this section.

Ask your insurer:

- will they continue to cover the building in the same way they do now?
- will they send you a letter in writing confirming that they will continue to cover you?

If you are not satisfied with your insurer and want a quotation for building insurance, then call us for a quote. We offer landlords building insurance policies and at competitive prices we may even be able to save you some money.

#### STEP 2

- Ask the educator to provide you with a copy of the public liability evidence of cover. On the policy is the name of the tenant educator.
- the address is correct
- the period of insurance is current

## More information

If you require any further information please contact Family Day Care Australia on 1800 658 699.