

# A-20 Insurance

## NQS

QA. 4.2.2	Professional standards.
QA. 7.1.2	Management systems.

## National Regulations

Reg. 29	Condition on service approval—insurance
Reg. 168	Education and care service must have policies and procedures
Reg. 180	Evidence of prescribed insurance
Reg. 183	Storage of records and other documents

## Policy Statement

We recognise that it is the responsibility of the Management Committee and educators to ensure that the Centre is managed and risks are minimised as much as is practicable to protect the service against the financial impacts involved with theft, loss, damage, on-site injury etc. However, we will ensure that the Centre is appropriately covered by insurance in the event that these are unavoidable.

## Related Policies

- Sylvania Heights BASC Policy A-11: Maintenance of Records
- Sylvania Heights BASC Policy A-15: Role of the Management Committee
- Sylvania Heights BASC Policy B-1: Facility Management and Security
- Sylvania Heights BASC Policy B-3: Storage
- Sylvania Heights BASC Policy C-10: Volunteers/Students/Visitors
- Sylvania Heights BASC Policy D-26: Security

## Procedure

Sylvania Heights BASC runs as an independent entity, and as such is required to obtain its own insurance. It is the responsibility of the Management Committee to ensure that the insurance taken out on the Centre is correctly assessed to cover the cost to repair, rebuild or replace the current assets. This will be reassessed annually taking into account increased costs, recently acquired equipment and refurbishments.

It is the responsibility of Management to advise the insurer whenever any changes to the service occur which may affect the replacement costs of the assets.

Original copies of current insurance policies in relation to OSHC will be forwarded to the Administrative Service Provider to be stored, a copy will remain at the Centre (on the website)

Management and educators will ensure that all proof of ownership documents are forwarded to the Administrative Service Provider and stored in the event that a claim needs to be made.

All copies of insurance policies and claims must be kept for a minimum of 7 years. Any claim involving a child at the Centre must be kept until the child is 25 years of age with the report of the incident.

All contractors at the Centre must be covered by their own public liability insurance.

High school students who wish to gain experience at the Centre, e.g. Duke of Edinburgh Awards Scheme, must have a representative of their school contact the Centre directly and provide verification of insurance covered by the school itself. This is the same in cases of persons undertaking Practical Experience through courses and tertiary education whereby their teaching bodies must provide proof of insurance before said person is able to participate at the service.

Management will ensure the following is covered by insurance:

- Worker's Compensation – when a claim is made by an educator/volunteer who suffers harm while at work
- Public Liability – when a claim is made by their parties (such as Parents / Guardians, members of the public, visitors, trespassers etc.) who suffer injury or property damage either from the Centre or by an activity held by the Centre
- Professional Indemnity – when a claim is made in relation to negligence, against an educator, in their professional duty as a childcare worker

Under Regulation 29, service approval under the National Quality Framework will only be granted subject to the approved provider holding the following:

- a current policy of insurance providing adequate cover for the education and care service against public liability with a minimum cover of \$10,000,000; or
- a policy of insurance or an indemnity against public liability provided by the Government of a State or Territory in respect of the education and care service.

## Sources

- Education and Care Services National Regulations 2011
- National Quality Standard
- Work Health and Safety Act 2011
- Network of Community Activities Factsheet – 'Insurance in the OOSH Centre'
- SafeWork NSW
- State Insurance Regulatory Authority NSW (SIRA)

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