



# 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 Educators must hold prescribed current public liability insurance to protect their business as required by the National Child Care Law and Regulations.

### **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 must hold a current public liability insurance policy. This must be 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 and have available on request a copy of all the required policies.

Family Day Care Educators

1. Hold 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. Have a policy with minimum cover including 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. Lodge The Evidence of Cover at the Family Day Care Service Office and keep this available for inspection as required by the relevant authorities.

### **Sourced:**

ACECQA

Family Day Care Australia (Insurance)