

EDUCATORS - INSURANCE

POLICY

Insurance Protection is essential and compulsory. It protects children, parents and Educators from the severe financial consequences of matters of public liability.

It is the responsibility of the Educator to ensure there is a current policy of insurance that will meet the liability in respect of the provision of Family Day Care. Insurance must be taken out before care commences, and renewals must take place so that there is no gap in insurance coverage.

PROCEDURE

1. Applicants for new Educator registration will be provided with information and application form for insurance through Family Day Care Australia (FDCA), which also includes Personal Accident insurance for children, Management Liability insurance and FDCA membership. FDCA is the required provider of this insurance for all Educators with Mt Alexander FDC.
2. Educators who transfer to us from another service provider and already hold current FDCA insurance will need to contact FDCA to advise them of the change of registration.
3. Educators will only be approved to commence care once verification of insurance cover is confirmed.
4. Educators will receive annual insurance renewal notification from FDCA and must ensure the renewal is implemented so there is no gap in coverage.
5. The Co-ordination Unit will monitor Educator insurance currency via on-line status checks.
6. Mt Alexander FDC will not approve care provided by a registered Educator during any lapsed period of insurance cover.

Source: Mt Alexander FDC - Handbook
Educator Agreement
National Standards Guide
FDCA Insurance information package

Reviewed May 2006, April 2008, August 2008, July 2009, July 2012, July 2015