

Protection for your Service & your Volunteers



What type of insurance cover do you need to protect your service and your volunteers?

Public Liability Insurance policies will protect your childcare service if you or your employees are held legally liable for third party property damage, personal injury to children in care or personal injury to people associated with your childcare service. To be held legally liable it must be proven that the service caused the injury in some way ie that the service was negligent.

Some Public Liability policies may also cover volunteers (eg board members, committee members, work experience students or people who just come and help out) if they are held legally liable for third party property damage and/or third party personal injury while working for your childcare service. **However, some public liability insurers will not cover the service if the volunteer is injured and the service is held legally liable.** Volunteers are not covered under Workers Compensation Insurance because they are not employees.

To adequately protect your service we recommend that you have a Public Liability Insurance policy that will cover if:

- The volunteer causes injury or property damage to third parties associated with your childcare service
- The volunteer is injured and the service is held legally liable for the injury

But what happens if a volunteer is accidentally injured while working for you ie the service is not negligent?

A Personal Accident for Volunteers policy provides financial compensation for out-of-pocket expenses and lump sum benefits to the volunteer in the event that they are injured whilst working on your behalf regardless of if the service is negligent or not.

A Personal Accident for Volunteers policy will usually cover:

- Injury resulting in:
 - Death
 - Permanent Total Disablement
 - Temporary Total Disablement
 - Temporary Partial Disablement
- Non Medicare Medical Expenses
- Student Tutorial Benefits (if applicable)
- Domestic Help (if applicable)

Other Benefits:

- Cover includes if the volunteer is injured on the journey from home/work to the service and back again.

Lets look at an example.....

Jane is on the management committee for Fabulous Mobile Children's Service and works in a bank during the day. While she is at a management committee meeting she trips over and breaks her arm. Fabulous Mobile Children's Service has both a Public Liability policy that covers injury to volunteers and a Personal Accident for Volunteers policy. Jane is unable to iron her uniforms which she is required to wear at the bank. She claims for the cost of an ironing service and various other out-of-pocket expenses that she has incurred as a result of the injury and the claim is paid under the Personal Accident for Volunteers policy.

Three months later, Jane is still experiencing pain in her arm. It doesn't seem to have healed properly and after running some tests, her doctor has advised it is likely that she has suffered a permanent injury. Jane claims against Fabulous Mobile Children's Service's to compensate her for the permanent injury. If the service is found to have caused the injury they will be held legally liable and the claim will be paid under the Public Liability Insurance policy.

Without adequate insurance protection, Fabulous Mobile Children's Service would have to pay any successful claims out of their own pocket.

Altiora Childcare has more than 20 years experience working with the childcare sector and can arrange Public Liability Insurance that covers volunteers and Personal Accident Insurance for Volunteers. Under the policies arranged by Altiora Childcare, volunteers do not need to be individually listed on the policy.

If you would like to work with an experienced and dedicated insurance partner that shares your passion for childcare, contact our childcare insurance team on:

Insurance that fits

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