

What Insurance Do You Need When Attending Different Locations?



Given the nature of Mobile Children's Services providing care in different locations including private premises, community halls, public parks and hired venues, it is important to have the right insurance protection to cover you at these situations. The three Policies you should consider are Public Liability Insurance, Property Insurance and Commercial Motor Vehicle Insurance.

As with all insurance policies, conditions apply and we recommend that you read the full details contained in the Policy Wording or Product Disclosure Statement prior to purchasing a Policy.

Public Liability Insurance

As the service provider you have a duty of care to ensure that the care environment is safe and that any equipment used is well maintained. Having in place documented procedures such as a safety checklist and maintenance log will help to minimize the risk of Personal Injury to children and other third parties associated with your Mobile Children's Service.

Public Liability Insurance will protect you in the event that a child or third party associated with your service suffers Personal Injury or Property Damage and you are held legally liable. To be held legally liable it must be proven that you either did or did not do something that caused the Personal Injury or Property Damage to occur. Public Liability Insurance Policies are not location specific but will cover you anywhere in Australia (and sometimes in other geographic regions) 24 hours a day, 7 days per week. As long as you have a Public Liability Policy that covers your Mobile Children's Service, you will be protected against claims where you are held legally liable, no matter where you are in Australia.

A Public Liability Insurance Policy arranged by Altiora Childcare will cover you anywhere in the World excluding the USA and Canada.

Property Insurance

The other insurance you may consider is cover for the actual equipment you take with you including play equipment, mobile phones, laptops etc. These can be covered under a Property Insurance Policy. Most insurers require that any items taken away from the business premises are listed individually on the Policy under the “General Property” section of the Policy. If they are not listed then you may not be covered if the items are lost, stolen or damaged as a result of an insured event under the Policy.

A Property Insurance Policy arranged by Altiora Childcare offers several different options under the General Property section. These options include cover for Accidental Damage and/or Fire, Theft, Collision and other expressed Perils and/or Goods In Transit.

Commercial Motor Vehicle Insurance

Obviously being a Mobile Children’s Service you use a vehicle and possibly a trailer in order to provide your service. Commercial Motor Vehicle Insurance can provide cover for theft and accidents to vehicles and trailers used for business purposes. It can also provide cover to third parties other people’s property damaged by your business vehicles and trailers if you are at fault in an accident.

Experience that counts.

Altiora Childcare has more than 20 years experience working with the childcare sector. 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

www.altiorachildcare.com.au

info@altioragroup.com.au

NSW & ACT
(02) 8913 1740

QLD, NT & WA
(07) 3237 8636

VIC, SA & TAS
(03) 9561 2066

Altiora Childcare is managed by Austcover Pty Ltd ABN: 46 073 425 662, AFS Licence 241799

Any recommendations we make about this insurance is general advice only and doesn’t take into account your particular needs and circumstances. We may recommend Altiora Insurance Solutions Pty Ltd (AIS) as an insurance provider. AIS act as an underwriting agency and Altiora uses AIS to obtain insurance. As members of the same corporate group we may benefit from this recommendation as it improves the profit of the group.