

Child care insurance



Child care is a challenging industry.

The potential for accidents is always there, and with people relying on you at all times of the day, you need protection.

Apart from Workers Compensation which is governed in the State in which you reside, types of insurance you need to consider include:

- General Liability (Public and Products Liability)
- Property insurance for your Buildings, Contents & equipment
- Business interruption (Loss of Profits)
- Professional indemnity for such things as sexual or physical abuse & molestation if one of your employees or others with access to children in your program abuses a child in your care.
- Motor vehicle if you arrange trips and excursions
- For Public and Products Liability, the law requires a greater degree of care to be exercised in dealing with children than with adults. In regard to children, the duty of care is high because children are vulnerable in that they have yet to physically and mentally mature.

Public Liability risks at the premises include:

- Slips, trips and falls
- Car park incidents
- Poor hygiene etc. in facilities

- Inadequate signage and fire protection
- Cuts from chipped plates, cups etc
- Choking on food injury to children in care (this may also be a professional indemnity claim, depending on circumstances)
- External activities - travel and excursions
- Inappropriate medical aid
- Property maintenance
- Assaults - physical/sexual/psychological
- Third party property damage to adjacent properties from fire risk
- A childcare centre also has a high exposure to business interruption due to the high dependency on location and potential loss of customers.

Professional Liability Insurance insures you and others you employ for loss arising out of your responsibility or negligence while performing your business. This includes such things as sexual abuse and molestation.

It is important to have the right protection in place to protect your Investment and from a risk management perspective, the children and other third parties.

"CIA provide the highest level of service and professional standards whilst ensuring essential insurance protection for each and every one of our customers."

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