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2.15 Child Care Services Taree & Districts Inc

Support Workers Insurance Policy

Child Care Services Taree & Districts Inc. (CCSTD) recognises that Support Workers must maintain an adequate level of insurance, including public liability insurance, professional indemnity insurance, and workers compensation insurance when employing workers.

All insurance must be taken out with an insurer;

- **recognised by the Australian Prudential Regulation Authority, or**
- **Regulated by a State/Territory Auditor-General.**

The Purpose of the Policy

Support Workers are classed as contract workers or self-employed and are responsible for their own insurance cover. It is a mandatory requirement for individual support workers to have current Public Liability Insurance. CCSTD is responsible for insurance cover for the service and paid employees only.

Public Liability Insurance Information

Public Liability Insurance is intended to protect NSW businesses and their owners from the costs of a claim involving property damage or personal injury which is suffered by another person. If you or your business is found to be responsible for another person's loss due to your own negligence, you can be liable for costs including replacement, repair, medical expenses, rehabilitation and other forms of financial compensation.

These costs can range anywhere from a few hundred dollars through to potentially millions. If the claim falls within the coverage of your policy, the costs can be covered by the insurer rather than coming out of your own profits or savings.

Relevant Legislation and Standards

- NDIS Practice Standards
- NDIS Code of Conduct
- NSW Disability Service Standards (NSW DSS)
- NDIS Terms of Business
- Health Records and Information Privacy Code of Practice 2005 (NSW)
- Freedom of Information Act 1982
- Privacy and Personal Information Act 1988 (NSW)
- The Disability Inclusion Act 2014 (NSW) and Disability Inclusion Regulation 2014 (NSW)
- Disability Services Act (2011)
- Disability Services Regulations (2015)
- Personal Information Protection Act (2004)
- National Standards for Disability Services
- Work Health and Safety Act 2011
- Work Health and Safety Regulation 2011
- Public Health Act 2010