

## Insurance for Childcare Centres



At **Strive Insurance Services** we have extensive experience working with both commercial and not for profit childcare centres.

We know how important it is to have the right protection for your organization so you can continue looking after your precious little clients.

### Things to Consider

There are various types of cover that may or may not be appropriate for your organization depending on your structure and activities undertaken.

**Professional Indemnity and Public & Products Liability** are extremely important to make sure you have cover for if—and when—things go wrong.

Childcare centres can be very busy workplaces where children, parents, volunteers or visitors may be injured due to accidents involving trips, slips and falls or even breaches of duty of care or issues relating to products you've supplied such as food, nappies and lotions.

Employee accidents and injuries can be common—and costly—within the childcare sector due to the physical nature of much of the work. **Workers Compensation** cover is vital to protect your organization against these costs whilst also protecting your employees. **Employment practices liability** provides cover for claims due to bullying and harassment.

**Business Insurance** should be considered and provides cover for your buildings, contents and loss of income from a claim, machinery breakdown (e.g. fridges including loss of food, air conditioners etc.), theft and glass damage.

**Statutory Liability** provides you with cover for fines or penalties that your organization may receive for example for breaches of WHS legislation or Childcare regulations.

**Directors and Officers' Liability** cover for centre directors and committee members is often overlooked but is essential in protecting the personal assets of those with ultimate accountability for the organization.



**Contact us for an obligation-free discussion about your insurance needs**

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