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Family Day Care Australia (FDCA) welcomes you to your new family day care or in-home care business!

FDCA is your industry association. We are 100% owned by our members who are carers like you, family day care schemes and associations.

We work for you by promoting family day care nationally so that parents can make an informed choice to place their children in high quality family day care services like yours.

We have a national logo that all of our members can use - on their business paperwork, on clothing and even on cars! As a member you will be clearly visible in your local community as a family day care representative.

**When you become a member you will receive all the great benefits we have to offer.**

FDCA Membership is for those carers who want:

- value for money and great discounts
- to know what's going on at a national level
- to be connected with other carers
- free expert advice to help you run a successful family day care business:
  - marketing and media
  - insurance and business
  - regulations and policy
- to have a say in the future of FDCA by voting, attending meetings or standing for office

We are family day care and in-home care insurance specialists with over 14 years experience. We are also not-for-profit which means that when you buy your insurance through us you are helping us to keep working for family day care.

**It makes good business sense to invest in us so we can invest in you.**





### **We've offered an excellent family day care public liability policy for over 14 years...and still do!**

We guarantee that when you phone us on our freecall number, you will speak with a family day care and in-home care insurance specialist. We are able to specialise because we only offer insurance packages to family day care and in-home care. Each member of our team welcomes your call - we're here to help you with all your business needs.

Unlike direct insurers we use an insurance broker who will work on your behalf if a claim is made against you. This gives you even greater protection and peace of mind knowing that any claim is in the hands of people who are working for you.

The public liability policies we offer are *claims occurring* wordings. This means that you are still covered in the future even if you change insurers or move on from family day care. A *claims made* policy wording may not offer you the same level of protection, so make sure you check the fine print!

The policies available through us cover:

- \$10 million Public Liability
- \$10 million Landlords Liability
- \$10 million Products Liability
- \$1 million Errors and Omissions (Professional Indemnity)
- \$50,000 Criminal Defence Insurance (Individual)
- Free telephone advice on insurance issues

Additional Options:

- FDCA Membership
- Personal Accident Insurance for Children
- Criminal Defence Insurance (Family)
- Telephone Legal Advice on both business and personal issues
- Cover under the primary carer's policy at no additional cost for 'other' carers providing relief/backup/support care\*
- Ability to suspend the policy for a minimum period of 6 weeks to a maximum period of 6 months to cover periods of extended leave. This is a unique option within the public liability insurance market\*

#### **Excess**

The policy excess is Nil.

FDCA also offers easy over the phone payments from credit cards and bank accounts. Payments can be made in full or members can choose fortnightly direct debits.

FDCA also offers other financial services:

- Home and Contents Insurance
- Investment Property Insurance
- Motor Vehicle Insurance
- Income Protection Insurance
- Travel Insurance
- Superannuation

\* Policy conditions apply.

## Benefits included in FDCA Insurance Packages

### FDCA Membership – Individual and Associate

Gives members:

- Access to FDCA products and financial services free of non member fees
- A subscription to JIGSAW magazine – the only family day care specific publication in Australia
- Regular e-newsletters and other email communication to keep you up to date
- Access to a members only website section [www.familydaycareaustralia.com.au](http://www.familydaycareaustralia.com.au)
- Discounts to FDCA conferences, member forums and other events
- Participation in FDCA's Members' Forums (Individual only)
- The right to vote for candidates to the FDCA Board of Directors or stand for election yourself (Individual only)

### Public Liability Insurance - Claims Occuring

The Public Liability policy (subject to the terms and conditions of the policy) includes:

- \$10 million Public Liability Insurance (Business)
  - Protects carers where they are held liable for third party property damage, injury to children in care or injury to persons associated with the family day care or in-home care business.
- \$10 million Landlords Liability Insurance
  - Indemnifies property owners, tenants and/or body corporates of rented properties from which the childcare is conducted provided that such an indemnity only extends for claims arising out of the childcare business.
- \$10 million Products Liability
  - Covers civil liability for bodily injury, damage to property due to public and or product liability (conditions apply)
- \$1 million Errors and Omissions (Professional Indemnity)
  - Covers civil liability for any claim arising from a breach of professional duty
- 50,000 Criminal Defence Insurance (Individual)
  - Covers legal costs associated with the defence

of a successful criminal prosecution brought in relation to your childcare business

- *Business Plus* extends the Criminal Defence Insurance to cover adult family members
- Cover for Fundraising Events, Fetes and Excursions
  - Indemnifies carers when they are attending fundraising events, fetes, festivals and similar events whilst undertaking excursions with children in care
- Telephone Advice on Insurance Issues
  - Access to advice on insurance clauses, claims handling and any other insurance related enquiries

The public liability insurance policy is conditional upon policy holders meeting all statutory requirements such as State and Federal regulations for the safety of persons and property.

The insurance is at Lloyd's of London.

Knowing the insurer has enough financial security to pay claims is vitally important when choosing an insurer. Lloyd's has been in business for over 300 years and has an underwriting capacity of £16.1 billion\* or around \$37.7 billion AUD, making them one of the most financially secure commercial insurance markets in the world. FDCA is proud to be able to offer this level of security to members.

To learn more about Lloyd's visit [www.lloyds.com](http://www.lloyds.com).



\* Source: Lloyd's Annual Report 2006.

## Personal Accident Insurance for Children

(See the FDCA Financial Services Guide (p 11) and Group Personal Accident Product Disclosure Statement (p 12))

### Standard

Covers expenses incurred by parents as a result of injury to children in care up to a maximum of \$2,000 for any one incident. Claims need to be more than \$50.

### Comprehensive

The comprehensive cover includes standard cover as above and extends cover to pay further expenses up to a maximum of \$10,000 for capital benefits as shown in the Product Disclosure Statement (PDS) on page 12.

The insurer is Allianz Australia Insurance Limited.

## Telephone Legal Advice

The telephone advice is provided by a qualified solicitor with over 5 years experience with family day care.

Two levels of cover:

- *Comprehensive* provides advice about business and personal matters for both the carer and adult members of the carer's family
- *Standard* provides advice to the carer specifically in relation to the childcare business

## Insurance Packages

(see enclosed rate sheet for prices)

**Kick Start** (3 month policy – to help get you started at minimum cost)

- Membership
- Public Liability Insurance (Business)

**Bronze** (12 month policy)

- Membership
- Public Liability Insurance (Business)

**Silver** (12 month policy)

- Membership
- Public Liability Insurance (Business)
- Personal Accident Insurance for Children

**Silver Plus**

- as above but upgrades Personal Accident Insurance for Children to Comprehensive

**Gold** (12 month policy)

- Membership
- Public Liability Insurance (Business)
- Personal Accident Insurance for Children
- Telephone Legal Advice (Standard)

**Gold Plus**

- as above but upgrades Personal Accident Insurance for Children to Comprehensive

**Platinum** (12 month policy)

- Membership
- Public Liability Insurance (Business Plus)
- Personal Accident Insurance for Children
- Telephone Legal Advice (Comprehensive)

**Platinum Plus**

- as above but upgrades Personal Accident Insurance for Children to Comprehensive

**Basic** (12 month policy)

- Public Liability Insurance (only)

*If none of these package options suit your requirements please call us on FREECALL 1800 658 699 and, as per your advice, we can rearrange the package components to suit your needs.*

For optimum cover, FDCA recommends either the **Platinum** or **Gold** option depending on your family situation.

