



YMCA WA INSURANCE PROCEDURE

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YMCA WA is officially accredited as a Child Safe Organisation

DOCUMENT CONTROL

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1.0 PURPOSE

To ensure appropriate insurance cover is obtained and kept up to date by the service and the educator, and documentation of this insurance is available for inspection. The service and the educator hold current public liability insurance that is accessible for inspection.

2.0 SCOPE

This Policy applies to the service and educators.

3.0 ROLES AND RESPONSIBILITIES

Role Title	Responsibilities

4.0 RELATED LEGISLATION AND STANDARDS

Legislation/Standard
Education and Care Services National Law (WA) Act 2012
Education and Care Services National Regulations, 2012

5.0 SUPPORTING PROCEDURES, POLICIES AND OTHER DOCUMENTS

Refer to the YConnect page for the current link to related documents listed below.

Document ID	Document Title

6.0 STEPS

The service will ensure that educators are informed of the appropriate insurance and legal cover required, their responsibilities and obligations, and their rights and entitlements.

An educator will hold current insurance policies that are available for inspection by the service and regulatory body.

1. To ensure all staff, and educators are informed of and covered by appropriate insurance and legal policies.
2. Educators will ensure the insurance policy has adequate cover against public liability with a minimum cover of \$10 million.
3. Public liability policies should address categories of public liability that may reasonably present a risk to the safety, health and wellbeing of children in the context of children's education and care settings. At a minimum, policies must cover death of a child, injury to a child or adult, or mistreatment of, or harm to, a child or adult and molestation/abuse.
4. Educators must ensure that the public liability taken must include coverage in the instance of molestation / abuse of \$10 million. Confirmation of this coverage must be received in writing.
5. The service will keep evidence of their public liability cover.
6. Educators will keep evidence of current public liability cover at the residence/venue and ensure it is available for inspection.
7. Any educator found to have expired Public Liability Insurance will be contacted by the service and their service membership will be suspended, until written evidence is provided to the service, showing the insurance cover is current.
8. Educators are responsible to maintain their own service Public Liability insurance at all times when delivering their service.
9. An educator cannot operate their service without Public Liability insurance as per current legislation.

Failure to uphold this Public Liability insurance by an educator will result in immediate suspension of an educators membership with the Service, until written evidence of current Public Liability Insurance is provided to the service.

7.0 FEEDBACK

Feedback on this procedure must be directed to the Document Owner outlined in the cover of this procedure.

The Document Owner is responsible for maintaining the currency of this document.

8.0 DEFINITION OF TERMS

Term	Definition