Insurance Coverage Checklist

Empower Mentors

Prepared by Empower Mentors

As an independent support worker, securing the right insurance is crucial to protect yourself, your clients, and your business. Insurance safeguards against potential risks, such as accidents, negligence claims, or vehicle-related issues. Without the right coverage, you could face financial hardship from legal claims or damages.

Why Insurance is important:

- **Protection**: Insurance protects you and your clients in the event of accidents, injuries, or claims.
- **Financial security**: Provides financial protection by covering potential legal and medical costs.
- **Building trust**: Having the right insurance builds trust with clients and employers, showing your commitment to professionalism.

Types of insurance you need:

1. Public Liability Insurance:

What it covers:
Public Liability Insurance protects you if a third party (e.g., a client or member of the public) suffers an injury or property damage due to your actions or the work you do.

Example scenario:
A client trips over your equipment during a session and injures themselves. Public Liability Insurance will cover medical costs or legal claims resulting from the accident.

Why it's important:
Public Liability Insurance is essential for any support worker who works in clients' homes

or public spaces. It helps prevent financial loss due to accidents that could occur during the course of your work, offering protection for both you and your client.

2. Professional Indemnity Insurance:

What it covers:
Professional Indemnity Insurance protects you against claims of negligence, errors, or omissions in your professional advice or services. It covers the legal costs and any potential payouts if a client claims your services caused harm or financial loss.

Example scenario:
A client alleges that your advice or guidance caused harm or negative outcomes. Professional Indemnity Insurance will cover legal fees and any potential payouts for damages.

Why it's important:
This insurance is crucial for building trust with clients and ensuring that you are protected in case of professional disputes regarding your conduct or services.

3. Comprehensive Car Insurance:

What it covers:
Comprehensive Car Insurance covers damage, theft, or accidents involving your vehicle, whether caused by you or someone else. This insurance provides protection for your car and any other vehicles involved in an accident.

Example scenario:
You're involved in a car accident while transporting a client to an appointment. Comprehensive Car Insurance will cover repair costs and liability to other parties involved in the accident.

Why it's important:
Essential for support workers who drive clients or rely on their vehicles for work. It ensures both personal and professional protection in case of vehicle-related issues.

Insurance Providers:

To secure the right insurance coverage, it's important to research providers that specialize in NDIS or small business insurance. Comparing quotes from different providers will help you find the best value for your specific needs.

- **Research Providers**: Look for reputable insurance brokers that specialize in NDIS or small business coverage.
- **Compare Quotes**: Request multiple quotes to find the best value for your coverage needs.
- **Prepare Documents**: Have business details ready, such as your ABN, business type, and estimated income, to help with the application process.
- **Apply Online or With a Broker**: Complete your application and choose the appropriate coverage level for your needs.
- **Review Policies Regularly**: Ensure your coverage remains suitable as your business evolves. Keep your insurance competitive and aligned with your changing needs.

Recommended insurance providers and links:

BizCover

- **Offers**: Public Liability Insurance, Professional Indemnity Insurance
- **Link**: BizCover Website

AAMI

- **Offers**: Public Liability Insurance, Comprehensive Car Insurance
- **Link**: AAMI Website

NRMA

- **Offers**: Public Liability Insurance, Professional Indemnity Insurance, Comprehensive Car Insurance
- **Link**: NRMA Website

Choosing the right Insurance Provider:

When selecting your insurance provider, be sure to:

- **Compare prices and coverage**: Different providers offer varying prices and coverage options depending on your business details and vehicle.
- **Get multiple quotes**: Request quotes from different providers to ensure you're getting the best value.
- **Tailor your coverage**: Ensure the policy suits your specific business needs, especially if you drive clients or work in high-risk environments.

By securing the necessary insurances, you're safeguarding both your business and your clients, ensuring you meet the legal requirements for operating as an independent support worker. Regularly check your insurance status, renew your policies on time, and stay updated with any changes in your business operations to maintain continuous protection.

Insurance Checklist

Use the following checklist to track the insurance coverage you need and their approval status.

Public Liability Insurance

- [ ] **Applied**
- [ ] **Approved**
- **Renewal Date**: .....

Professional Indemnity Insurance

- [ ] **Applied**
- [ ] **Approved**
- **Renewal Date**: .....

Comprehensive Car Insurance

- [ ] **Applied**
- [ ] **Approved**
- **Renewal Date**: .....