

Business insurance

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Insurance is an essential part of risk management and helps to keep our employees and our services safe from any potential liability, injury or loss.

Insurance type	Description
Public liability insurance	Insurance that protects the organisation from claims of negligence made by third parties in relation to injury or property damage arising from our services.
Professional indemnity insurance	Insurance that protects employees against claims for breach of professional duty arising out of any negligent act, error or omission committed or alleged to have been committed while providing services.
Workers compensation insurance	Insurance that covers expenses such as wages and medical bills if an employee is injured at work.

The level of insurance required differs between states and territories. For example, when employing staff, workers compensation insurance is regulated by the workers compensation authority of the state or territory which we operate.

Applicability

When	<ul style="list-style-type: none"> applies to the management and administration of the service.
Who	<ul style="list-style-type: none"> applies to key management personnel.

Required insurance policies

- public liability insurance professional
- indemnity insurance
- workers compensation insurance (when employing workers).

Insurer requirements

- must be an insurer recognised by the Australian Prudential Regulation Authority, or regulated by a state or territory Auditor-General.