

Worker Liability Insurance

Bespoke Lifestyles has worked alongside Bizcover (an agency that works on behalf of insurers) to find a Liability and Indemnity Insurance that workers in this sector can take out at their own cost to protect themselves against liable action which may be taken against them during their work.

Public Liability insurance covers potential liabilities for third parties for personal injury or property damage if their business is found to be negligent. Some laws impose a 'duty of care' upon certain people, including employers, owners of property and suppliers of goods. If a worker has breached their duty of care, they may be liable for damages.

Bizcover Insurance is an online Business Insurance Agency that works on behalf of insurers. Bizcover has managed to secure reasonably priced Professional Indemnity and Public Liability insurance cover for 'Disability Care' workers through the VERO Insurance Company (one of Australia's largest insurers).

The insurance cover and price quoted is for a self-employed contractor with the first revenue bracket being \$0-\$100,000 for:

- Professional Indemnity- 1,000,000.00 (1 million)
- Public Liability- 10,000,000.00 (10 million)

The total cost for this cover for 12 months' cover is from **\$235.53** which equates to \$19.43 per month.

Cover can also be paid on a monthly basis at the cost of \$19.43 per month.

Go to the Bespoke Lifestyles Webstie for more information.

Please note that it is **not the participant's responsibility** to take out this insurance on behalf of their workers. It needs to be taken out by each individual worker.

- Participants need to inform their workers about this insurance
- Participants may or may not insist that their workers have liability insurance
- Participants and workers need to be aware that if for any reason, a worker has given cause to make them liable during the course of their work, they have no protection without this insurance.

Bespoke Lifestyles has given Bizcover the following list of some worker responsibilities so that Bizcover could clarify with the insurance company if these duties could be included in the cover. The worker should ensure what they are covered for which may include:

- Gastrostomy feeding
- Nasogastric feeding
- Insertion of enemas/pessaries

- Manual evacuations
- Assistance with colostomy bags
- Catheterisation
- Use of hoists
- Driving people – using their vehicle to obtain results
- Personal care – this may involve lifting and assisting into and out of car, showers etc
- Toileting (ablutions)
- Accompanying people to different places in the community (a few people may require extra supervision because of behaviour)
- Assistance with eating, walking, being road safe, dressing
- Mentoring, role modelling, reminding
- Assessing risk (on the spot)
- Accompanying people on holidays
- Domestic work – cooking cleaning & gardening
- Administering medication both regular medication and emergency procedures
- Seizure management
 - Administration of intranasal and buccal medications (e.g. midazolam)
 - Preparing and giving daily oral medications
- Accompanying people to places of work, where someone has a job, including voluntary work
 - Using their vehicle to obtain some of the results above - travel

The insurance company has advised that if workers are administering any medication or basic medical processes they will need to obtain a first aid certificate and prior training in the procedures if they wish to take out this insurance.

The insurer will not cover services that would require actual nursing qualifications.

Please note – if any workers have applied for this type of liability insurance in the past but been rejected, they may wish to try again with Bizcover.