

BizCover and **Bespoke** Lifestyles

- ✓ Combined Professional Indemnity and Public Liability coverage
- ✓ Instant online cover – No paperwork
- ✓ Annual or Monthly payment options

GET INSTANT QUOTES

You take care of your clients; **we'll take care of your insurance**

Disability support workers give their clients the gift of living an enriched and fulfilled life. Whether it's assisting them with activities of daily living, or taking them out to participate in community activities or an interest of their choice, your clients put their deepest trust in you, relying on you to help them lead their best life.

However just like any health care professional, as a disability support worker you are susceptible to the risks of making an error leaving you open to claims of negligence – which is why it's essential to have the right insurance. Without it, a claim for compensation could very well leave you out of pocket for thousands of dollars, not to mention ruin your reputation.

BizCover is proud to be the official insurance partner of **Bespoke Lifestyles**. We offer a tailored insurance package from **DUAL Australia** to meet the needs of disability support workers.

To obtain your combined liability package, simply enter your occupation as 'Disabled or Aged Care Services', enter the code **BSPOKE** in the partner code field during checkout and select the **DUAL Australia** policy.

Or go to this link: <https://www.bizcover.com.au/bespokelifestyles/>

What does it cover?

The DUAL Disability Support Worker's package includes Professional Indemnity and Public Liability insurance.

Professional Indemnity

Protects you against financial loss for claims arising from negligent acts, errors or omissions involving a breach of your professional duty. It could be negligence in providing the agreed support services, failing to accurately assess risks, incorrect administration of prescribed medications and emergency procedures, or failing to adequately supervise in public spaces.

It covers your legal and defence costs, court attendance costs and compensation that may be awarded to your client. Even if you are not found liable it covers the costs associated with defending yourself against such claims. The DUAL policy also covers defence costs up to \$50,000 for claims of alleged sexual abuse until such time it is proven by a judgement.

You also have the option to include 'run-off cover' which protects you against claims that arise after you cease working as a disability support worker.

Please note: the policy does not cover procedures that would require a medical or nursing qualification.

Public Liability

You're always in close contact with your clients and members of the public, making Public Liability insurance an essential cover for disability support workers. It protects you against the legal costs and compensation for claims made against you for 3rd party injury and property damage. For example, a claim could arise from failing to clean a spill on the floor and somebody slips over injuring themselves, or accidentally dropping and damaging your client's laptop.

DUAL Professional Combined **Liability Package**

COVER	LIMIT OF INDEMNITY	EXCESS	ANNUAL PREMIUM
Professional Indemnity	\$1 Million	\$1,000	From \$235.53* Or \$19.43 p/m
Public Liability	\$10 Million	\$500	

*Based on annual turnover of \$50,000

Disclosure

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