

INSURANCES FOR PARTICIPANTS

WorkCover Household Insurance

All participants, who receive funding from Disability Services through Bespoke Lifestyles are required by Bespoke Lifestyles to take out Household Worker Insurance through WorkCover Queensland for any property where paid support is being used. This insurance will cover an employee or self-employed sole trader for injuries while working in a private dwelling (including a holiday home) and also whilst they are with the participant on excursions within the community. If an injury occurs, you are advised to fill out an incident report which details what occurred and the injury sustained.

Legal Liability Insurance

While the WorkCover policy protects the householder in the situation where the injured person is in a paid capacity, Legal Liability insurance protects the householder if a person who isn't working is injured at the householder's home (such as a friend or neighbour).

If a householder owns their own home, Legal Liability insurance is usually included in their Home and Contents insurance policy. If a householder is renting, they can take out Legal Liability through a Contents insurance policy or check that the landlord has Legal Liability insurance. This insurance is covered for people living in public housing.

Insurances for Workers

These insurances are the responsibility of the worker and not compulsory by Bespoke Lifestyles. However, these insurances are highly recommended.

Income Protection Insurance

Income Protection insurance in Australia guards a person's ability to earn an income in the event that they suffer sickness or have an accident. Having an Income Protection policy means that should someone injure themselves or if illness strikes, they can continue to pay their mortgage or rent and help cover their day-to-day living expenses.

Professional Indemnity Insurance

Professional Indemnity insurance provides essential financial protection for professionals for claims made against them whilst carrying out their service.

Public Liability 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.

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

1. Visit the following link <https://www.bizcover.com.au/bspokelifestyles/>
2. Obtain a quote selecting 'Disability or Aged Care Services' from the drop down box
3. Enter Partner Code: BSPOKE
4. Select the DUAL Australia policy

Visit the Bespoke Lifestyle website – Notice Board - for more information.

Car Insurance

If a worker is using their own vehicle to transport the person they are supporting, they would need to tell their insurance company that they are using it for work purposes.