

Adelaide Quality Care

Policy 1

Insurances

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Insurances

POSITION STATEMENT

In order to achieve effective risk management in a number of areas Adelaide Quality Care will maintain current insurance policies which satisfy legislative and business requirements.

LEGISLATION AND STANDARDS

The type and level of insurance cover will be in accordance and compliance with –

- Legal and contract requirements
- Work Health & Safety legislation

OPERATIONAL PROCEDURES

At present the insurance cover is as follows –

- Public Liability – minimum \$20 million
- Professional indemnity, Employment Practices Liability – minimum \$10 million
- Product Liability;
- Workers Compensation;
- Fire and All Risk;
- Vehicle comprehensive.

The Managing Director of the organisation is responsible for –

- Ensuring the organisation's risks are covered as outlined above
- Making a monthly compliance statement in relation to insurances
- Ensuring that a complete and up-to-date insurance register is kept.

STUDENTS

The Managing Director will ensure that any students on placements are covered by their Educational Institution. If not, appropriate cover will be arranged.

STAFF'S PERSONAL VEHICLES IF USED FOR WORK WITH THE ORGANISATION

The Managing Director will ensure that the vehicles of any staff are covered through their own insurance policy if used for work with the organisation. This must be a minimum of full comprehensive insurance as a condition of employment.

INSURANCE REGISTER

The Managing Director is responsible for the maintenance of a Register of Insurance Policies. The Register must show the policy number, the insurance company and what it covers, the premium, the date paid and the expiry of the cover.