MEGALINES FAMILY DAY CARE INSURANCE



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MEGALINES EDUCATOR INSURANCE INFORMATION BOOKLET JANUARY 2021 - MEGA LINES PTY LTD - ABN 68 122 341 191 AFSL No. 495082



WHY FDC COORDINATION UNITS AND EDUCATORS (CARERS) NEED **PUBLIC LIABILITY INSURANCE**

Because Family Day Care Coordination Units and their Educators work with and care for children, childcare/Family Day Care programs face risks that are unique and differentfrom other small businesses. Sometimes in a family day care setting, injuries happen and children may be seriously injured. At times, parents may seek legal action against a FDC **Coordination Units or Educators for those injuries.** There are also risks of damage to other people's property.







BROAD COVER

POLICY CATERS TO FAMILY DAY CARE / IN-HOME CARE / IN VENUE CARE AND OUT OF HOME CARE EDUCATOR AND CO-ORDINATION UNIT.

BROAD LIMITS

CHOICE OF \$10,000,000 (THE MINIMUM REQUIRED UNDER THE NATIONAL LAW AND CHILDCARE **REGULATIONS) OR** \$20,000,000 PUBLIC LIABILITY INSURANCE.

ABUSE COVER

AUTOMATIC INCLUSION OF COVERAGE FOR MOLESTATION **OR ABUSE WHICH OTHER INSURANCE CARRIERS DO NOT** PROVIDE

PROFESSIONAL INDEMNITY / MEDICAL MALPRACTICE COVER

OUR POLICY COVERS PROFESSIONAL NEGLIGENCE ADVICE, COMMISSION, ERRORS AND OMISSION

OUR EDUCATOR PRICE GUIDE





OPTIONAL EXTRAS

follow

standards...

we set them".

Competitively priced Best in class Co-ordination Unit Insurance also available. **Contact us today!**

77 MORE THAN MERE WORDS

Yes, our policy does provide Abuse Cover (mistreatment) as per Legislation and our Certificate of Insurance (COC) clearly states this. If your Certificate of Insurance does not mention Abuse Cover, you may not be covered. Don't be misled by the competitor(s)!



What you get...and MORE! PUBLIC AND PRODUCTS LIABILITY COVER **CRISIS COVER ABUSE COVER** COSTS NIL EXCESS **OCCURENCE BASIS**



- PROFESSIONAL INDEMNITY COVER
- MEDICAL MALPRACTICE
- FINES & PENALTIES
- CRIMINAL DEFENCE COSTS
- COVER FOR EXCURSION, EVENTS ETC

...even MORE!

EDUCATOR ASSISTANT AND RELIEF EDUCATOR COVER OUT OF HOME ACTIVITY COVER

FREE CLAIMS ADVICE

ON LINE REAL TIME POLICY PURCHASE 24/7 DED PER QUA FOR INSU SPEC

LANDLORD/PROPERTY OWNER INDEMNITY

INSURANCE BY INSURANCE SPECIALISTS

QUALITY PROTECTION FOR LESS THAN \$1 A DAY

DEDICATED AND PERSONABLE STAFFS





Of course when the question is Insurance... the answer is Megalines

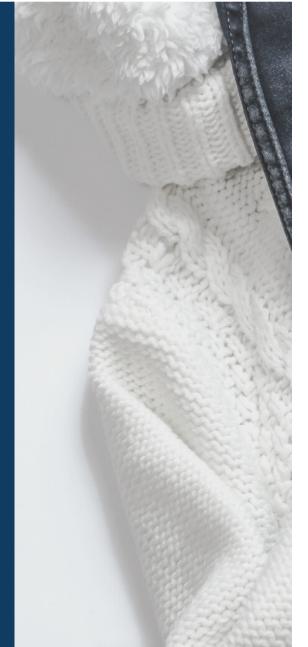
EASY TO SWITCH OVER TODAY

WHY USE MEGALINES FOR FAMILY DAY CARE INSURANCE ?

Megalines are specialists in the Family Day Care insurance sector and insurance is our business, our ONLY business, hence we know insurance.

> Purchase your policy online today at www.megalines.com.au

Our Difference





MEMBER OF STEADFAST -AUSTRALASIA LARGEST INSURANCE CLUSTER GROUP

HOME TO AUSTRALIA INSURANCE BROKER OF THE YEAR WINNER

WE DON'T LIKE TO BRAG, BUT WE ARE NOT SHY ABOUT WHAT'S ON OUR RESUME

IS YOUR POLICY COMPLIANT? LET US REVIEW YOUR POLICY FOR YOU*

*Megalines Family Day Care Policy is underwritten by Certain Underwriters at Lloyds







Contact us at www.megalines.com.au OR download our FREE App today!

WE COVER AUSTRALIAWIDE!

GET YOUR POLICY & COC INSTANTLY ONLINE NOW!!

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MEGALINES INSURANCE & RISK ADVISERS



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LINES

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