

Insurance information for parent-requested therapy providers

This information is intended to assist therapists to understand the Department of Education's requirements and public liability insurance.

Understand public liability insurance

Public liability insurance provides financial protections against claims for injury or property damage caused to third parties. Public liability insurance is essential for most businesses whether they deliver services from their own premises or another venue such as a school site.

Public liability insurance requirements

The Department of Education's minimum public liability insurance requirements are:

- a minimum amount of \$20 million for any one claim or occurrence; and
- not limited in the number of covered occurrence or claims in the period of insurance.

How to obtain the minimum public liability insurance

Public liability insurance of the minimum amount required by the Department is readily available in the private insurance market. When obtaining insurance, it is wise to:

- choose a reputable insurer
- compare policies from different insurers
- understand the policy exclusions and limitations.

Insurance brokers can assist businesses to select the right policy for their needs.

Understanding policy wording

'Unlimited in the aggregate' can be expressed differently in policy documents and certificates of currency. Examples of the wording include 'Public Liability \$20 million any one occurrence' or 'Public Liability \$20 million any one occurrence and unlimited in the aggregate for the period'.

Where there is no reference to 'being limited in the aggregate', i.e., it is silent, this means it is unlimited and will be reinstated during the policy period without limitation.

For questions about the Department's insurance requirements contact:

insurance@education.wa.edu.au.