



Provider Factsheet Insurance

Contracted service providers (providers) who deliver services to program clients must maintain required levels of insurance as specified in their Service Provider Contract (the contract). With the introduction of a new contract on 1 October 2019, insurance requirements have changed.

Program Requirements

Clause 23 and Item D, Schedule A of the contract specify the insurance requirements for all providers. There are three forms of insurance required by the program.

Public Liability Insurance

All providers must hold Public Liability insurance for no less than \$20 million per claim. The insurance must provide cover for injury and/or property damage to a third party. It may also cover breach of intellectual property, defamation, breach of confidence, breach of privacy or other misuse of information.

Professional Indemnity Insurance

Prior to 1 October 2019, all providers were required to hold separate professional indemnity insurance for each and every practitioner who delivered services to program clients. The new contract now requires providers to have Professional Indemnity Insurance in place that covers all relevant personnel. Professional Indemnity cover must be for a minimum of \$10 million per claim.

Workers Compensation

Providers must hold relevant workers' compensation insurance for each state and territory where they operate and provide services, unless not required by the relevant jurisdiction. Please note requirements vary between states/territories.

Record Keeping

Providers must keep copies of their insurance certification for at least seven years after the insurance ceased to be current or seven years after the cessation of the provider contract with the program, whichever is later.

Transition

Providers will have until 31 March 2020, to ensure the new updated levels of insurance coverage are in place.

Compliance Monitoring

Program requirements are monitored in accordance with the program [Compliance Monitoring and Support Framework](#). Insurance certificates of currency can be checked at any time, and are routinely checked at accreditation and during compliance monitoring activities, including audits. Providers must certify in their annual self-assessment response that they have current certification in place.

Links and Resources

Please liaise with your relevant insurance providers.