



AMAZON
UNDERWRITING

CHILDCARE
INSURANCE PACKAGE

Insurance solutions for Childcare and Home-Based Businesses

Amazon Underwriting offers a childcare insurance package developed by Gida Irving who has many years' experience working in the childcare sector and the insurance industry.

Utilising this in-depth knowledge, the Amazon Underwriting Childcare Insurance Package offers some unique and important coverage features truly tailored for the Childcare Sector.

The Childcare Insurance Package comprises:

1. Combined Liability (Public & Products Liability and Professional Indemnity) ALL written on an occurrence basis so that clients never have to worry about run off cover.
2. Personal Accident for Children and/or Volunteers.
3. Property
4. Management Liability

Target Childcare Operators

- Kindergartens and Preschools
- Long Day Care
- Outside School Hours Care
- Occasional and Vacation Care
- Play Centre cafés
- Property owners of childcare risks
- Nannys
- Babysitters
- Stand-alone home based childcare

General Liability and Professional Indemnity

- \$20,000,000 Limit issued on an occurrence basis of Indemnity for Public & Products Liability and Professional Indemnity Insurance
- Broadform policy wording
- Costs and expenses in addition to the limit of liability
- Retroactive cover available up to 5 years

The Agent

Amazon Underwriting is an independently owned underwriting agency focussed on delivering insurance packages tailored for specific niche markets.

Contact Us

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Management Liability

- Broad policy coverage including Employment Practices Liability
- Additional benefits include:
 - Corporate Entity Liability
 - Directors and Officers
 - Corporate Entity Reimbursement
 - Statutory Liability
 - Crisis Cover

Group Personal Accident

- Personal Accident cover for Children and Volunteers
- Policy cover provides the following key benefits and limits of indemnity:

Personal Accident for Children

- \$5,000 out of pocket expenses
- \$10,000 death and capital benefits. A table of maims is included in the wording

Voluntary Workers Personal Accident

- \$5,000 out of pocket expenses
- \$50,000 death and capital benefits with an option to increase to \$100,000
- Aggregate Limit \$1,000,000 any one accident
- \$5,000 funeral expenses or \$20,000 in the aggregate
- \$2,000 Loss or Damage to Teeth any one occurrence or \$10,000 in the aggregate
- \$500 weekly bodily injury benefit
- Option of 52 weeks or 104 weeks cover

Property

- Policy coverage provided under an Amazon Childcare ISR Property Policy or the Amazon Childcare Property Policy for risks under \$1,000,000 values
- Additional policy benefits and inclusions provided including:
 - Accidental Damage
 - Damage to shade sails and soft fall equipment
 - Temporary Removal of Property
 - Fusion or Machinery Breakdown & Food Spoilage
 - Electronic Equipment Breakdown
 - Business Interruption Gross Profit/Income or Weekly Income basis
- 100% capacity available

The Insurers

Amazon Underwriting are authorised agents and approved to underwrite on behalf of the Insurers for each product under the conditions of the binder agreements. All Insurers are APRA approved to operate as general Insurers in Australia.

- General Liability/Professional Indemnity combined and Management Liability – Certain Underwriter's at Lloyd's of London
- Property 100% – Certain Underwriter's at Lloyd's of London

Brokerage

- 15% of the base premium

Service

- Quotes within 48 hours upon receipt of all underwriting information

Claims Management

- All claims are managed locally through established claims management services with delegated claims authority for the majority of claims approvals and settlements





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