

Personal Accident vs Public Liability why have both?

Both Personal Accident and Public Liability provide cover for injury to third parties so why would you have both?

The secret is in what triggers each policy. To trigger a Public Liability policy the insured has to be held legally liable. To trigger a Personal Accident policy the claimant eg a volunteers just has to be injured while performing duties on the insured's behalf or in the case of Personal Accident for Children, while the child is in care.

Scenario

Luca was having a great time climbing on the wooden climbing frame. Suddenly Luca slipped and banged his mouth on the cross beam, knocking out his lower middle baby tooth. The childcare service called Brianna, Luca's Mum who came to get him and take him to the dentist.



The next day Brianna asked if the childcare service could pay the dentist bill as the family doesn't have private health cover.

The childcare service has Personal Accident for Children

Brianna simply completed the claim form and submitted with the dental bill and the claim was paid within a couple of days, reimbursing the parent for out of pocket expenses as well as a lump sum payment for the damaged tooth.

A notification was also sent to the public liability insurer just in case there are complications in the future.

The childcare service does not have Personal Accident for Children

The childcare service submits the incident report form and notice of claim to the Public Liability insurer. The Public Liability insurer investigates to determine if the childcare service is legally liable ie there was something they did or didn't do that caused or contributed to the injury. If they are not found legally liable there is no claim payable under the Public Liability policy. If found legally liable, the claim will be paid. In both scenario's this may take several months, often causing frustration and financial distress for the family.

The Personal Accident for Children policy gives the childcare service the ability to assist the family immediately regardless of if they are held legally liable or not.

Amazon Underwriting, Childcare Insurance Specialists.
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