

## **Insurance Policy Summary for Gritlife Carers**

Welcome to Gritlife. As part of our commitment to providing a safe and supportive working environment, we offer public liability and professional indemnity insurance coverage for our subcontracted carers. Below is a summary of the insurance policies provided:

### **Public Liability Insurance:**

- **Coverage:** Protects against claims of bodily injury or property damage to third parties arising from your provision of support services.
- **Policy Limits:** \$5 million, \$10 million, or \$20 million
- **Key Exclusions:**
  - Injuries to employees
  - Damage to your own property
  - Costs of rectifying faulty workmanship
  - Professional negligence
  - Contractual liability
  - Events occurring before or after the policy period
  - Asbestos-related claims
  - Gradual pollution

### **Professional Indemnity Insurance:**

- **Coverage:** Protects against claims arising from negligent acts, errors, or omissions in the provision of professional services.
- **Policy Limits:** \$250,000 to \$10 million
- **Key Exclusions:**
  - Intentional damage or misconduct
  - Contractual liabilities
  - Professional fees refunds
  - Known claims prior to the insurance period
  - Acts of fraud and dishonesty
  - Accidental injury and property damage (covered by public liability insurance)

### **Responsibilities of Carers:**

- Maintain your own Australian Business Number (ABN).
- Comply with the terms and conditions of the insurance policies.
- Immediately notify Gritlife of any incidents or circumstances that may give rise to a claim.
- Inform Gritlife of any material changes in your circumstances, such as changes in health, legal issues, or professional qualifications.

### **How to Report a Claim:**

- Notify Gritlife immediately if you are involved in an incident that might lead to a claim.
- Provide all necessary information and cooperate fully with the claims process.

### **Changes to Insurance Coverage:**

- Gritlife reserves the right to change the terms of the insurance coverage, including limits and scope of coverage, at any time. Any changes will be communicated to you in writing.

**Additional Insurance:**

- While Gritlife provides public liability and professional indemnity insurance, you are responsible for obtaining any additional insurance coverage you deem necessary for your personal and business protection.

For any questions or to request a copy of the full insurance policy, please contact us at:

- **Email:** [louis@gritlife.com.au](mailto:louis@gritlife.com.au)
- **Phone:** 0400 111 299

By acknowledging this summary, you confirm that you understand the insurance coverage provided by Gritlife and agree to comply with all related responsibilities.