

WorkCover Household Workers' Insurance Policy

Do I need one and how do I take one out?

Most people don't realise that public liability insurance does not cover them if a household worker such as a cleaner, nanny or gardener is injured while they are working for them.

A household worker is a worker you employ solely in and about, or in connection with, your own private residence or the grounds of your residence.

Everyone in Queensland who employs a household worker should have a Household Workers' Insurance Policy with WorkCover Queensland.

Taking out this insurance policy with WorkCover will cover the cost of compensating a household worker who is injured while working for you.

If a worker is injured while employed at your residence and you do not have a Household Workers' Insurance Policy, you could be liable for the entire cost of the claim plus a penalty of up to 50% of the cost of the claim.

You can take out a Household Workers' Insurance Policy to cover yourself against this risk for just \$35.

It covers you for two years. The current period of insurance expires on 31 December 2008. If you take out a policy in the second year, the policy will only cost you \$17.50. The premium is non refundable.

To take out a WorkCover policy, call **1300 362 128.**