

WorkCover's Household Workers' Insurance Policy

What do I need to know?

WorkCover Queensland's Household Workers' Insurance Policy covers the cost of compensating a household worker who is injured while working for you.

Who is a household worker?

A household worker is a person employed in and about, or in connection with, a private dwelling house or the grounds of the dwelling house. This could include someone like your cleaner, nanny or gardener.

What does the policy cover?

Your policy covers costs associated with compensating a household worker who is injured while working for you.

What costs are included?

These costs may include:

- compensation payments to the injured household worker
- hospital and medical expenses
- workplace rehabilitation costs
- lump sum compensation for permanent impairment
- damages costs—these are paid when an injured person sues you and proves that you (as their employer) were at fault.

Does it cover my rental property or my business conducted from home?

No. A Household Workers' Insurance Policy will not cover workers employed by a landlord in connection with rented houses, flats and

boarding houses. It will not cover workers employed in or about a dwelling from which a business is conducted.

In these instances, the landlord or business owner must take out a WorkCover Queensland Accident Insurance Policy.

Does it cover my holiday house?

Yes, as long as it is not rented out or used as a business.

How much does it cost and how many years does it cover?

The cost is \$35 and this 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.

How do I renew my policy?

The policies are renewed in even years. As the renewal period approaches, all policyholders will receive a renewal notice due for the next two years' cover. You will need to pay your insurance premium by the due date to keep your policy current.

How do I get further information?

You can call WorkCover on **1300 362 128** or visit our web site at www.workcoverqld.com.au.



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