

WELCOME TO IMALIA



# Imalia was born from a desire to create a new way forward for all women.

We're a company created by women, for women, with a range of insurance products and services relevant for women at all stages in their lives and careers.

We design our products with women at the centre.

Our mission is to help streamline your life, ease your stress and give access to products that reflect your changing needs.

We want you to take a deep breath knowing that we've got you covered.

# FAMILY DAY CARE EDUCATOR INSURANCE

With over 15 years of experience in Family Day Care Insurance, we are uniquely positioned to design products for educators that are simple and cost effective.

We have recently created a new insurance program for educators that truly changes the way Insurance for Family Day Care Educators is designed and purchased.

## FAMILY DAY CARE INSURANCE PROGRAM FOR EDUCATORS

- You choose whether to buy \$10 million or \$20million limits for your public liability policy (\$10m is the minimum statutory requirement)
- You choose whether to pay monthly or annually
- If paying monthly we provide educators with unique Pay as You Go Insurance
- Pay As You Go On day 1, you purchase the first 2 months of cover and pay 1 month at a time
  thereafter. If you choose to leave the sector, stop due to illness or an accident, or go on an extended
  holiday or maternity leave, you can stop paying at the end of your policy month\*
- Zero interest charged to pay month to month (monthly instalments traditionally add at least 10% interest to your premium-costing you more)
- Imalia does not charge cancellation fees, dishonour fees or hefty ongoing administration fees

# WHAT'S INCLUDED?

Our Family Day Care Educators Insurance Program Includes cover for:

- Family Day Care, In-Home Care, In-Venue Care, Out of Home Care Educators, Relief Educators and Educator Assistants
- Covers fundraising activities, excursions, playgroups and training as per the policy wording
- Fines and Penalties
- Crisis Cover
- Landlord/Property Owners
- Abuse Cover
- Cover for Criminal Defence, Coronial Inquiries and Investigations Costs

We support educators in paying the minimum they need for insurance, while maintaining quality of cover.

We can assist you with cancelling your existing policy and taking out cover immediately.

## **PRODUCTS**

\$10 million and \$20 million Public & Products Liability and Professional Indemnity Insurance options for \$10m or \$20m limits - nil excess

#### Personal Accident Insurance

(Children, Educators) includes a \$20,000 Educator Death benefit and \$5,000 out of pocket expenses for parents in the event their child has an accident whilst in care. Plus lump sum benefits for certain injuries

### Telephone Legal Advice Service

at very competitive rates. Automatically includes a Debt Recovery service to assist you.

#### Home and Contents Insurance

specifically designed for educators providing care in their home or in rental premises. Your Family Day Care Service is automatically sent a copy of your Certificate of Insurance

Call us on 1300 302 952, email us at help@imalia.com.au or find out more at www.imalia.com.au and let's start a revolution!

We invite you to share this with your educators.



<sup>\*</sup> For example: if you purchase your policy on the 15th March you will pay for your Personal accident policy in full and the first 2 months of your public liability policy. If after 6 weeks you decide family day care is not for you there are no further payments due and your policy will automatically finish on the 15th May.