

Your requirements for notifying Guild Insurance of an early learning claim.



Imagine if...

You receive an email from a parent stating that they're holding you responsible for their child's injury sustained while at your service and are suggesting they'll complain to your regulatory authority, if you don't pay the child's medical bills.

As you're sure you and your staff are not to blame and it was simply an accident, you reply to the parent informing them of your version of events. Some time after, you hear from your regulatory authority informing you they've received a complaint about your service that they'll need to investigate.

Guild Insurance's Liabilities policies state that as soon as you, the policy holder, experience a claim made against you or an incident which could give rise to a claim, you're required to notify Guild.

However, Guild has noticed a worrying trend where policy holders are responding to complaints on their own without first

notifying Guild. This can have a number of consequences for these people, as they're not receiving the support or guidance their insurance policy may entitle them to. It can also mean the policy holder is not adhering to the conditions of the insurance policy.

Possible scenarios

The following scenarios are some examples of when you should notify Guild Insurance:

- > A parent has requested financial compensation due to their child suffering an injury.
- > Your regulatory body has informed you that they've received a complaint about your service and will be investigating.
- > You have been contacted by the Fair Work Commission regarding a disgruntled former employee alleging they've been treated unfairly.

- > Any other circumstance where you have an uneasy feeling about an incident or situation; when in doubt, notify!

When to notify Guild

Policy holders are sometimes unsure whether a matter is serious enough to warrant notifying their insurance company. There are some occasions where notifying an insurance company is a must, such as when responding to a regulatory body or when faced with a demand for compensation. Also, if the incident requires you to notify your regulator, this is a matter which Guild should be made aware of. However, there are occasions where you need to use your judgement. If a parent has simply informed you that they're unhappy with an aspect of your service, yet doesn't seem overly annoyed or demanding, then this may be a matter which can be sorted by you alone. However, if you're in doubt or unsure, then you should notify Guild.



Will my premium go up if I notify Guild of a matter?

Notifying Guild of an incident is unlikely to be the cause of a premium increase the following year as Guild's premium pricing is influenced by a number of factors. However, as detailed below, not notifying Guild may lead to further stress and complications. Therefore, the cost of the premium should not be a factor in deciding whether or not to notify Guild.

Consequences of not notifying Guild

Facing an allegation or investigation of any sort can be an extremely stressful situation. When an early learning staff member handles a matter themselves without the support of Guild, that stress is compounded as they'll be dealing with a process they're unfamiliar with.

Guild has seen cases where an early learning employee's own response has either not provided the required information, or a response has been worded in a way which is likely to inflame or escalate the situation. This usually leads to further investigations being conducted and Guild being notified after the investigation has begun, inhibiting Guild's support and influence.

When Guild isn't notified as soon as is reasonably possible of a claim being made, the policy holder may be considered to not be complying with the conditions of the insurance policy. This can lead to cover under the policy being cancelled or the claim not being paid.

It's also important to understand that a policy holder may leave themselves with out of pocket expenses by not notifying

Guild at the beginning. This may occur if they engage their own legal counsel not approved by Guild and at a rate Guild believes to be exorbitant, or if they have offered to settle a matter without Guild's consent.

The staff at Guild Insurance have a great deal of experience and expertise in managing allegations and investigations and are well aware of what's required when responding to them. For this reason, it's of benefit to everyone involved to notify Guild immediately and be sure the necessary support is provided and process is followed from the start.

How to contact Guild Insurance

To notify Guild of an incident, and therefore make a claim against your insurance policy, either call Guild on **1800 810 213** or go to **guildinsurance.com.au/claims**

1800 810 213
guildinsurance.com.au



Don't go it alone