

## **Insurances: employer and employee**

It is quite common for people thinking about self-directing to ask about what insurances they need to consider when engaging staff and directing support.

It is also quite common for potential or newly engaged employees or contractors to ask if they have the same insurance coverage as if they were being employed by a service provider.

A service provider would typically cover workers for workers compensation insurance, public liability, professional indemnity and service vehicles are most likely insured.

The information provided in the two articles below, *Insurance options for person directing support*, and *Information for your employees and/or contractors*, are relevant for when you are receiving Direct Payments or operating under a self-managed funds arrangement with your Host Provider. You should consult with your Host Provider about any insurance arrangements that are available or required by the Host Provider.

**[Insurance options for person directing support](#)** - provides more information about WorkCover insurance, public liability insurance in the home and insuring your own vehicle if paid people are required to drive it as part of their role.

**[Information for your employees and/or contractors](#)** - provides information to give to your employees or contractors about the what insurance they might like to consider and how to obtain this insurance.