

The majority of LETS groups do not public liability insurance due to the soaring costs of policies. As a non-profit organisation we just do not have the funds available for it no matter how much we would like to.

The following information was taken from the Workcover website ([www.workcover.nsw.gov.au](http://www.workcover.nsw.gov.au)) May 2007 in relation to insurance for people working for you in your own home.

It is of course optional to take this insurance out yourself and this information is just supplied for those who may be looking into cover.

## **Domestic policies**

If you employ or hire people to work at your home you should take out a domestic workers compensation insurance policy. Domestic workers compensation covers any domestic workers employed within the home. It does not cover home-based businesses or strata titles.

Generally, people carrying on their own business, or tradespeople, such as plumbers, electricians and builders, have their own insurance. To be sure that you are protected always check that anyone you hire has their own workers compensation insurance policy. Sole traders and partnerships are not eligible for workers compensation coverage.

However, many others employed by the householder, such as cleaners, handypersons and gardeners, may not have their own insurance. To ensure that you and the workers are protected, take out a domestic workers compensation insurance policy.

There are currently 16 specialised domestic workers compensation insurers.

The annual cost of a domestic workers compensation insurance policy is \$38.

Further information

List of insurers -

[http://www.workcover.nsw.gov.au/Agents\\_Insurers/ListofInsurers/default.htm](http://www.workcover.nsw.gov.au/Agents_Insurers/ListofInsurers/default.htm)