

**Policy Title:** Insurance Policy

**Classification:** Management

**Monitored by:** Finance/Operations Officer

**Approved by:** GM Operations

**Effective Date:** January 2022

**Review Date:** January 2024

**Objective:** To clearly outline the types of insurance cover required to ensure the continuation of the Association business functions.

**Commitment:** The Association is committed to insuring kindergarten buildings, vehicles, equipment and resources, and for paying all related premiums.

The Association also has the responsibility for prudent insurance against any business interruption which could result in financial losses.

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### Related Documents

- Use of Kindergarten Premises Policy
- Safe Driving Policy

### Policy Details:

1. The Association will provide security alarms and heat/smoke detectors in all buildings.
2. Kindergartens are responsible for excess charges where any damage or loss was attributable to neglect or the disregarding of operational policies.
3. The Association/Kindergarten will report any losses including burglary, theft, malicious or suspicious acts to the nearest Police Station as soon as possible.
4. The Association will liaise with insurance and security companies to lodge any claims.

### Review:

This policy will be reviewed biennially.