

Tenants That Care



Attention Landlords and Letting Agents!

Do you want tenants that care about your house as much as you do?

Then select a family day care educator to be your tenant.

Who are family day care educators?

Family day care educators run their own unique professional child care service from their home. All family day care services within Australia are regulated through the Education and Care Services National Regulations and National Quality Standards, which also apply to child care centres. Family day care services also go through a quality assessment process run by the Australian Children's Education and Care Quality Authority (ACECQA) which inspects and assesses services and educators.

Nine Reasons why you should have a family day care educator as a tenant:

- 1. Limited Numbers of Children in Care.** Educators are limited by the National Regulations in relation to the total number of children allowed in care at one time. Generally this limit is seven and includes the educator's own children.
- 2. Long Term Tenants.** Educators are interested in staying in the one location long term - they are not transient residents, but established community members.
- 3. Well Maintained Property.** Educators have an interest in keeping the premises neat, clean and well-maintained. They are required to do so under National Regulations. It is also important in terms of promoting their business to their clients.
- 4. Regular Rent Payments.** Educators are also running successful businesses. Their services are in demand, providing them with the regular income to support their financial commitment to you.
- 5. Security.** Educators are on the premises during the day, reducing the risk of break-ins to unoccupied premises.
- 6. Regular Monitoring of House.** Educators' services are approved and monitored by the central coordination unit usually run by a Council or community organisation. Educators are visited in the home by staff on a regular basis to ensure that hygiene and safety is maintained at all times.
- 7. Insurance.** Educators are required to hold Public Liability Insurance as a condition of running their business. If you have any insurance concerns in relation to public liability and/or building insurance please call us, we're here to help.
- 8. Screened Tenant.** All Educators go through a rigorous selection process which includes police checks and screening processes. Educators also have regular in-service and professional development training.
- 9. Ideal Tenants.** Our experience over 30 years has shown that educators throughout Australia are ideal tenants—clean, quiet, orderly and diligent payers.

What is Family Day Care?

Family day care is a network of educators who provide care and developmental activities in their own homes for other people's children - offering individual attention in a small group setting and combining the benefits of other child care options with the warmth and intimacy of care in a home environment and supported by a coordination and resource unit.

- **Commonwealth Government**

Established by the Commonwealth government in 1975, family day care is a national child care program. Individual family day care schemes receive operational support funding from the government. Other government funding is delivered through both Child Care Benefit to subsidise parent fees and support funding to assist with service delivery, eg inclusion of children with disabilities, professional development and travel in rural and remote areas.

- **National Quality Framework**

Family day care falls under the Australian Government's National Quality Framework, which aims to raise quality and drive continuous improvement and consistency in education and care services through:

- a national legislative framework
- a National Quality Standard
- a national quality rating and assessment process
- a new national body called the Australian Children's Education and Care Quality Authority.

- **Educators**

Family day care educators have either relevant qualification or experience combined with in-service training. Educators ensure the health, safety and wellbeing of children in their care whilst providing opportunities for relaxed play, learning and developmental growth in a familiar environment. The majority of educators are self employed.

Don't worry!

Family Day Care Australia Public Liability Insurance has you covered.

As a landlord of a tenant applying to operate a family day care service from your rental premises we recommend that you take these easy steps to ensure that you have adequate insurance protection before you allow the educator to start.

STEP 1

Contact your building insurer to advise them that your tenant wants to operate a home based child care service from the premises.

Advise them that the Public Liability Insurance available to the educator provides cover in the following ways:

Landlords Cover

The policy automatically extends to indemnify property owners and/or body corporate of rented properties from which the educator conducts the business provided that such an indemnity is only extended to claims arising out of the educator's Business.

Furthermore the policy extends to indemnify the body corporate where You are an owner occupier of part of the building or premises from which Your business is conducted provided at all times that the indemnity under this extension will only apply in respect of Bodily Injury or Property Damage and that such indemnity is only extended for claims arising out of the conduct of Your Business.

Property Damage

Indemnity for accidental damage is sublimited to \$5,000 any one occurrence applies to all accidental damage claims. Malicious damage is excluded under this section.

Ask your insurer:

- will they continue to cover the building in the same way they do now?
- will they send you a letter in writing confirming that they will continue to cover you?

If you are not satisfied with your insurer and want a quotation for building insurance, then call us for a quote. We offer landlords building insurance policies and at competitive prices we may even be able to save you some money.

STEP 2

- Ask the educator to provide you with a copy of the public liability evidence of cover. On the policy is the name of the tenant educator.
- the address is correct
- the period of insurance is current

Family Day Care Educators are Tenants That Care

We appreciate your consideration of family day care educators as tenants. If you have further questions, please contact FDCA on **1800 658 699**.