



NDIS insurance solutions



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Insurance Solutions for those involved in the National Disability Insurance Scheme

With the roll out of the National Disability Insurance Scheme (NDIS) Aon have identified 4 types of people/organisations involved.

- NDIS Participants – Those who are receiving NDIS services
- Individual Paid Carers – Paid individuals providing services to someone with a disability
- Not-for-Profits – Organisations which provide services to people with disabilities
- Disability Service Providers – NDIS registered companies which provide services to people with disabilities on a “for-profit” basis

Each of these groups has very different risk exposure and insurance needs that require proper protection.

Aon have worked together with Insurers to develop the following suite of insurance products that offer a comprehensive, cost effective insurance cover.

Why Aon?

Aon has been working with the disability industry within Australia for over 30 years and we have used our industry expertise to create insurance solutions and offer the benefits below.

- A dedicated Broker within a specialised team
- A dedicated Claims Team to advocate on your behalf with insurers
- Relationships with a panel of Insurers with specialised wordings and the ability to negotiate competitive premiums and terms
- Monthly funding option should you wish to spread the costs over 12 months (subject to fee & interest)
- Ability to assist across areas of Risk, Retirement and Health, so chat to your broker to find out more



NDIS Participant Insurance

Are you an NDIS recipient or non-paid carer of someone with a disability?

Employing a disability carer directly in your home and/or being a voluntary (non-paid) carer, is a relationship like that of employer & employee and requires specific coverage. That's why Aon has created a NDIS Participant Insurance, to ensure you've got the cover you need in this situation.

A combined Public Liability and Personal Accident insurance policy, we will cover you and your family in the event of a third party making a claim against you, or in the event that your child or person in your care, has an accident.

Public Liability:

Limit Options: \$10 million or \$20 million

Provides cover for the family, should any carer (paid or voluntary) or your child/person in your care, cause injury or property damage to a third party (for example, another child at playgroup), and that third party then brings a claim against them for that damage.

Personal Accident:

Limit Options: Death Benefit 100% of the limit on your schedule

Covers the child or person in your care for accidental injury or death and also extends to cover a voluntary carer (i.e. non-paid), for example a family member or third-party such as a neighbour.

Key Policy Benefits:

- Nil excess on all claims, except medical expense claims.
- No age limit (but must be able to follow instruction).
- Ambulance Hire not recoverable from any other source.
- Student Tutorial and Domestic Help - from \$250 per week for 104 weeks.
- Paraplegia or Quadriplegia - home or car renovation/modification up to \$7,500.
- Tuition or advice - up to \$750 per week.
- Chauffer Services - \$5000.
- Funeral expenses - \$5,000.
- Non-Medicare Medical Expenses - excluding any costs wholly or partially covered by Medicare*, up to \$2,500 dollars.

*Under Australian Federal Legislation, it's illegal for general insurance companies to cover medical items that would/ should have been covered by Medicare. This means insurers cannot cover Medicare gaps in payments, eg. if a GP charges \$100 for their service & the medical scheduled fee is \$75, the \$25 gap is uninsurable.

For more information or a quote please call our dedicated NFP team on 1800 803 315



Individual Paid Carer Insurance

Are you individual paid carer providing services to someone with a disability?

Aon have created tailored and affordable insurance solutions specifically for your needs, which include the below covers:

Public and products liability

If third parties suffer an injury or property damage as a result of your negligence, we can ensure that you, your employees and your volunteers are protected in the event of a claim.

Professional indemnity

Covers you against legal obligation for actions arising from performance of your duties. As an example, giving advice; i.e. counselling, respite/health care, education and advice on the installation of home modification and maintenance.

Personal Accident

Covers you for accidental injury or death whilst performing your duties.

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Not-for-Profit servicing the disability sector

Are you a Not-for-Profit providing services to someone with a disability?

Aon have created tailored and affordable insurance solutions appropriate for your needs. These covers include the following:

Public and products liability:

If third parties suffer an injury or property damage as a result of your organisation's activities, we can ensure that you, your employees and your volunteers are protected in the event of a claim.

Protector association liability:

Cover for your organisation's directors, officers and bearers against legal obligation for actions arising from their duties. It also protects your organisation against alleged wrongful acts, and extends to employment practices liability and fidelity.

Voluntary workers personal accident:

Age shouldn't be an obstacle to volunteering or your insurance, so we offer a policy with no age limit. Your volunteers will be covered no matter how old.

Property and crime:

We make sure you're covered for loss, theft or damage to items that generally don't leave your premises. However, if some items do need to leave the premises, we can ensure they're covered too, just give us a call.

Owned Motor Vehicles:

Comprehensive motor cover protects your organisation's (including leased) vehicles.

Non-Owned Motor Vehicles:

This covers loss of excess, no claim bonus and hire costs for vehicles not owned by your organisation (such as those owned by volunteers) while being used on behalf of the organisation.

Cyber Liability:

Cyber insurance is a product to protect organisations and individuals from Internet-based risks, and more generally risks relating to IT infrastructure and activities. Cyber risk is an exposure that no modern business can escape, and the financial impact of system interruption, privacy and cybercrime events are now felt within all industries.

For more information or a quote, please call our dedicated NFP team on 1800 803 315



Disability Service Providers

Are you supplying NDIS services or a disability care business?

As a supplier of disability services you face a number of insurance risks. Using our over 30 years of experience, Aon have created tailored and affordable insurance solutions specifically for your needs. For more information on these covers please review the below;

Public and products liability:

If third parties suffer an injury or property damage as a result of your organisation's activities, we can ensure that you, your employees and your volunteers are protected in the event of a claim.

Combined Professional indemnity, Management liability & Employment Practices liability:

Cover for your organisation's directors, officers and bearers against legal obligation for actions arising from their duties. It also protects your organisation against alleged wrongful acts, and extends to employment practices liability and fidelity.

Voluntary workers personal accident:

Age shouldn't be an obstacle to volunteering or your insurance, so we offer a policy with no age limit. Your volunteers will be covered no matter how old.

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Where not-for-profits go for help



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