

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 National Standards which are just like those of child care centres. Family day care services also go through a Quality Assurance process run by the National Childcare Accreditation Council which inspects and accredits 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 National Standards and State 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 Standards and Accreditation. 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 by run the 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. Family day care is a licensed, regulated and accredited child care service.
- 7. INSURANCE.** Educators are covered by Public Liability Insurance through Family Day Care Australia (FDCA). If you have any insurance concerns in relation to public liability and/or building insurance please call us, we're here to help. As family day care insurance specialists we guarantee that nobody knows insurance for family day care like we do.
- 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.

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 the FDCA Business Unit on 1800 658 699.



Family DAY CARE AUSTRALIA

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 Standards

National Standards for family day care have been established since 1995. National standards prescribe the minimum standard necessary to ensure the provision of child care that is a safe, nurturing and developmental experience. Family day care is regulated and operates under the National Standards, on exactly the same basis as child care centres.

Accreditation

Family day care services and educators are inspected and accredited by the National Childcare Accreditation Council (NCAC) on exactly the same basis as it does for child care centres. The NCAC is a Commonwealth body responsible for the implementation and administration of Quality Assurance for family day care, outside school hours care and long day care services across Australia.

Educators

Family day care educators have either relevant qualification or experience combined with in-service training (2004 Child Care Census – FaCS). 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.

Some Family Day Care data ...

Children in Family Day Care	89,300¹	Number of Family Day Care schemes in Australia	350²
Families using Family Day Care	66,164¹	Percentage of schemes in rural and remote areas	37%²
Educators working in Family Day Care	13,500²	Total staff /Educators with relevant qualifications or experience	86%¹
Coordination unit staff	2,200²	Ratio of Educator:children (under school age)	1:4³

Sources: 1 2004 Census of Child Care – FaCS; 2 NFDCCA Data; 3 Family Day Care National Standards

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Tenants That Care

Don't worry about FDCA liability insurance – we've got 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:

PUBLIC LIABILITY INSURANCE

The policy automatically extends to indemnify property owners and/or body corporates 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 in the name of the tenant educator
- the address is correct
- the period of insurance is current

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