



**Learning Difficulties Australia**

**LDA CONSULTANT INSURANCE**

**Website: [Idaustralia.org](http://Idaustralia.org)**

### **INSURANCE FOR CONSULTANT MEMBERS**

All LDA Consultant Members who teach students privately must have both Public Liability and Professional Indemnity insurance. LDA group insurance scheme includes coverage for Public Liability and Profession Indemnity, packaged together under a Civil Liability Policy. It is the Consultant's responsibility to ensure that LDA's group insurance best meets his or her individual needs.

LDA assists in arranging group insurance for fully certified Consultants. To be eligible for this insurance, Consultants must have met all the consultant renewal requirements and have been sent their LDA Consultant Membership Certificate for the current year. LDA performs the administrative role only and does not promote the scheme in any other capacity.

Premiums are competitive and are negotiated annually for the next financial year. As a guide, the combined coverage costs a Consultant approximately \$450 per annum, but the exact amount depends on the number of Consultants who have chosen to take up the insurance offer and the pricing determined by the insurance company.

Prior to the end of the financial year, usually in April, an Application/Claims Declaration Form for this insurance is sent to each eligible Consultant, who must return the completed form if they wish to be included in the offer. Any new Consultant certified in the second half of a year, will be offered inclusion in the group insurance and will pay pro rata to cover them up to the next block of group applications the following year.

Once the group insurance has been organised (around June), Consultants are notified of the total cost of their annual premium and are invoiced for the amount owing. Receipts for payment and a Coverage Summary of the Policy will be issued to each Consultant.

Consultants, who choose to make their own insurance arrangements, will be required to provide LDA with full details of their policy.

Any LDA Consultant Member not teaching privately will need to sign the declaration form to this effect when renewing membership. If circumstances change and any private teaching is subsequently undertaken, insurance must be taken out to cover this.

The insurance is organised by our Administration Officer, Kerrie McMahon, who can be contacted at: [Idaquery@bigpond.net.au](mailto:Idaquery@bigpond.net.au)