DOMESTIC STAFF INSURANCE

Regular or occasional home help must be insured by law. Home help insurance will protect you against the financial consequences of accidents incurred by your personnel.

Home help insurance covers physical injuries incurred by any member of your home help team, i.e. babysitter, nanny, caretaker, DIY handyman, tutor, cleaner, gardener, stable hand, gamekeeper, etc.

This type of insurance is obligatory in accordance with the Act relating to industrial accidents dated 10 April 1971.

If you use a cleaner paid with service cheques, it is not necessary to take out such an insurance (the cleaner is insured by the company for which he works). The insurance contract is not nominative, which implies that the name of the personnel does not appear on the contract; only the activity.