



COMMUNITY LIABILITY COVER PART A: SUMMARY OF COVER

Hirers Liability

INSURED

Various Hirers and members of hiring party of Council owned or controlled facilities (not otherwise insured) providing that the number of hires do not exceed 52 times per annum (per hirer).

INTEREST INSURED

Indemnity to the Hirer against all sums which the Hirer becomes legally liable to pay by reason of:

- Death or Personal
- Loss or Damage to Property

resulting from an occurrence which arises from the Hirers' negligence whilst hiring the premises.

BUSINESS

Hire of Council owned or controlled facility

SITUATION AND/OR PREMISES

At and from the Council owned or controlled facility

DEDUCTIBLE

\$500 each and every claim

LIMITS OF LIABILITY

\$20,000,000 any one occurrence / unlimited in all except products hazard (where applicable) which is limited in the aggregate for all occurrences during any one period of insurance.

POLICY PERIOD

30 June renewal date (or as Stated in Certificate)

ADDITIONAL POLICY EXCLUSIONS

- Sexual Abuse
- Amusements
- Products Liability – Children's Toys / Second Hand
- Electrical Items & Tools
- Security Personnel
- Fireworks / Pyrotechnics
- Rock / Pop Concerts
- Child Minding / Child Care Services
- Participation in Sporting Activities
- Total Listed Human Disease Exclusion

Note: these exclusions are additional to exclusions contained in the Insurer's base policy document. You should refer to the policy document for all exclusions, terms and conditions.

GUIDELINES

- The intention of the Scheme is to cover uninsured hirers, provided that the number of hires per hirer does not exceed 52 times per annum.
- **Indemnity is only provided to the hirer** of the facility and for the duration of such hire. Indemnity is not provided to any other participants/performers/contractors that may be involved in the hire activity (e.g. a band engaged for a wedding reception).

It is the hirer's responsibility to ensure these other parties have their own Public Liability insurance in place.

- There is no coverage available where:
 - the hire involves attendance of more than 1,000 people;
 - the duration of hire exceeds five (5) consecutive days;
 - the hire is part of a festival/event. The event organiser should be required to effect their own insurance.

Cover for the above may be available from:

www.localcommunityinsurance.com.au

- There is no coverage available to commercial entities that hire the facility and charge admission or derive monetary gain from the actual hire activity.
- There is no problem in covering commercial entities for hire activities where there is no monetary gain derived from the actual hire activity and where there is no other insurance in place.
- There is also no problem in covering Not For Profit (NFP) entities who may charge for fund raising purposes.

INSURER

QBE Insurance (Australia) Limited

POLICY NUMBER

MK2CLP017469LIA

IMPORTANT INFORMATION

Please refer to our Financial Services Guide which can be accessed [here](#).

This document is merely an outline of the cover provided. Please refer to the policy document for details of all the terms, conditions and exclusions applicable.

This summary is provided by JLT Risk Solutions Pty Ltd to Councils participating in the Master Policy. Councils are not permitted by law to provide any financial product advice on this product to you. Council's role is merely to provide access to JLT and the insurer's product.

CONTACTS

Any questions on the coverage provided should be directed to Council who will pass on the request to JLT.



CLAIMS PROCEDURE

- As the hirer: **DO NOT** admit liability or offer to make any payments.
- Except for a simple acknowledgement, do not make any promises or enter into any correspondence with the claimant without the consent of your Insurers.
- Whether or not a claim has been made against you, as soon as you become aware of circumstances which could give rise to a claim, forward a written note of the facts or circumstances to the Council who will notify JLT on your behalf.
- If you receive a claim/demand from a third party, forward the documents to the Council as soon as possible together with whatever additional facts are known to you.
- An excess is payable in respect of all claims. This is a costs inclusive excess so investigative costs fall within the deductible amount.
- The excess is generally payable by the Hirer who is making the claim, however, you should check if this is the case with the Council.

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