



Policy 20 – Public Liability Insurance for Users of Council Facilities

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Minute 208/03

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Responsible Team: **Corporate Services**

OBJECTIVE

To ensure that all users of Council's facilities are adequately covered by public liability insurance.

POLICY

1. Council requires all users of Council's facilities to maintain their own public liability insurance (and other insurances as required according to the use), with the exception of point 2 below, to ensure that the only liability insured by Council is the liability over which it has control. When arranging to use a Council facility, the user is required to provide evidence of their insurance by way of a Certificate of Currency:
 - Which is placed with an underwriter licenced in Australia; and
 - With a cover of not less than \$20,000,000; and
 - Which is in a form that is acceptable to Council.
2. If a user of a Council facility does not have their own suitable Public Liability Insurance, they may be able to purchase one-off cover under Council's Public and Products Liability for Community Hirers Policy for a nominal fee which is set out in Council's Fees and Charges Schedule. The purchase of cover under this policy will be subject to the terms and conditions of Council's Public and Products Liability for Community Hirers policy at the time of purchase.
3. In circumstances where the use of a Council facility is considered low risk, Council will waive the nominal fee for cover under Council's Public and Products Liability for Community Hirers Policy if the amount of the nominal fee is not practical or affordable for the user.
4. The following exclusions apply to the types of hire that can be covered by Council's Public and Products Liability for Community Hirers Policy, in addition to any other exclusions that may be imposed by Council's insurer from time to time:
 - Hires by one user that exceed 52 occasions per annum;
 - Indemnity does not extend to other participants, performers, contractors etc. that are involved in the hire activity (e.g. a band engaged to perform at a wedding reception);
 - Participation in sporting events;
 - Amusements (e.g. rides, jumping castles, sideshow equipment);
 - Hires involving attendance of more than 1000 people;
 - Hires exceeding 5 consecutive days duration;
 - Hires that are part of a festival or event;
 - Commercial entities that charge admission or derive monetary gain from the hire activity.

AMENDMENT, MONITORING AND REVIEW

Council retains the sole discretion to vary, terminate or replace this Policy from time to time. Unless required sooner, this Policy will be reviewed every five (5) years.

DOCUMENT INFORMATION

Version	Description	Doc Ref	Date Reviewed
1		IN03/488	6 October 2003
2		IN07/303	19 February 2007
3		15/5389	29 June 2015
4		18/1810	19 March 2018
5		DOC/22/13962	29 November 2022