

# COMMUNITY PUBLIC LIABILITY INSURANCE

Council can provide public liability insurance at no cost of up to \$20,000,000 for hirers of Council owned or controlled buildings and or land.

*The City of Greater Bendigo has an obligation to make community groups aware of policy exclusions and limitations as stated in the summary and the actual insurance policy*

**Specific Exclusions** - The policy **does not** cover the following:

## **Part A- Hirers of Council Owned or Controlled Facilities**

1. The policy is to cover uninsured hirers. If the individual or group is already covered under another Public Liability Insurance, the City of Greater Bendigo requires a copy of the Certificate of Currency and a list of the policies exclusions in order to approve use of Council owned or controlled facility (e.g. School or Rotary Club)
2. Individuals or groups that hire the facility and charge admission to derive monetary gain from the actual hire activity (this exclusion does not apply to fundraising for charities)
3. Rock concerts/ Music Festivals (except for FReeZA organised events)
4. Individuals or groups providing child minding or child care services
5. Activities which involve participation of such person or his/her property in any game, match, race, practice, trial, training, competition and the like, or other sporting activity (including but not limited to swimming, gymnastics, health and fitness activities)
6. Personal injury or property damage arising out of sporting activities and/pr demonstrations conducted by stallholders
7. The sale of children's toys and second hand electrical items / tools
8. Children's rides; amusement rides; animal farm; inflatable recreational equipment (e.g. jumping castle). It is recommended these providers should have their own public liability insurance cover
9. Personal Injury or Property Damage arising directly or indirectly out of or caused by security personnel
10. Personal injury or Property Damage arising directly or indirectly out of or caused by fireworks and/or pyrotechnics
11. Claims per Personal Injury or Property Damage arising from any participation by spectators for Buskers
12. Claims for Personal Injury or Property Damage arising from use by buskers of knives, swords (including theatrical knives and swords) or any activity involving the use of fire
13. No liability for costs contributed to, or resulting from a human disease determined under section 42 of the Biosecurity Act 2015 (Cth)
14. Any claim contributed to or in connection with sexual and/or child assault, molestation or attempted threat
15. Animal Rides
16. Inflatable recreational equipment
17. Personal injury or property damage arising directly or indirectly from out of or caused by security personnel
18. The Hirer is defined as all casual, ad-hoc and regular hirers, including individuals assisting with the business/activities, provided hire occurs no more than 52 times per annum (per hirer)
19. The Hire activity is limited to a maximum period of five (5) consecutive days, unless for an art exhibition which can be covered for up to 14 consecutive days
20. Hirers that will involve attendance of more than 1,000 people are not automatically covered
21. The hirer is required to pay the first \$500 of each and every claim or series of claims arising out of any one occurrence

## **Part B- Various Participants of Council Run or Council Approved Events or Programs**

22. This policy will also insure various Participants including, but not limited to Performers, Stallholders, Artists (whilst occupying/leasing a facility of the City), Buskers, Street Stallholders, Artists occupying Studios, Tutors (whilst conducting leisure based courses under an engagement

of the City but excludes Child Care, Foster Care and sporting activities), Instructors whilst participating in an event or program organized by the City provided they don't already hold public liability insurance

23. Artists/Buskers performers will pay the first \$1,000 of each and every claim

24. The hirer named on this form does not have exclusive right to the public space notated herein

### **Part C- Permit Holders**

25. This policy will also insure Local Trader, placement of advertising boards and other merchandise on footpaths or areas deemed to be Council property under a permit issued by Council, including but not limited to street cafes, trading tables, waste management bins

26. The permit holder is required to pay the first \$1,000 of each and every claim

27. This policy does not cover liability arising out of your products in respect to permits issued to local traders

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I have read and understood the Public Liability Insurance exclusions and limitations.  
(Failure to disclose information may result in inadequate or no cover for your event)

- Organisation name (if applicable)
- Hirer contact name
- Event/activity name
- Event/activity location
- Single event/activity date
- Multiple events/activities indicate starting date
- Date form completed

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### **Notes**

- a) This cover operates on a financial year calendar and needs to be **renewed annually** by hirers using the multiple events/activities option **before** July 1<sup>st</sup>
- b) If your activity or event does not meet the criteria of this policy you may inquire about insurance via a broker or insurance company such as (but not limited to)
  - <http://www.localcommunityinsurance.com.au/>
  - <http://www.aon.com.au/australia/about-aon/contact-us.jsp>
  - <https://www.webberinsurance.com.au/events>
  - <http://www.communityunderwriting.com.au/Products.aspx>
  - <http://www.gio.com.au/business-insurance/not-for-profit-insurance>
  - <http://www.insuremyclub.com.au/>
  - <http://www.insurancehouse.com.au/services/associations.html>
- c) A checklist for consideration when managing events is available at
  - <https://www.localcommunityinsurance.com.au/risk-management/event-risk-management.aspx>
- d) If your event is large and complex, a tool to support you is available at
  - <http://www.bendigo.vic.gov.au/About/Document-Library/city-greater-bendigo-events-guide>
- e) Privacy - Your personal information will not be given to any other person or agency unless you have given us permission, or we are required by law. Statistical data however may be collected and shared with the City of Greater Bendigo.

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### **Office Use only**

ECM reference [Click or tap here to enter text.](#)

Date received [Click or tap to enter a date.](#)

Officer name [Click or tap here to enter text.](#)

- Committee of management facility    Art exhibition    Council managed facility