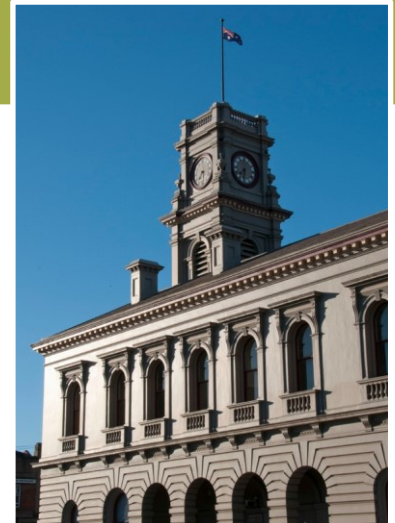


FACT SHEET

Public Liability Insurance



What is public liability insurance?

Public liability insurance is cover that protects a person, a business, an event, a contractor – even a community building – for costs from legal action if they are found legally liable for death or injury, loss or damage of property, or economic loss resulting from their negligence.

A Certificate of Currency is the document that provides proof of your level of public liability insurance cover and the dates of validity.

Who needs public liability insurance?

Any individual or group hiring a venue, organising an event or a series of events within Mount Alexander Shire must have appropriate Public liability insurance and any other relevant insurance cover.

What sort of cover do I need?

Section 86 Committees of Management

The appointed committee is covered under the Council's Personal Accident and Public Liability Insurance providing they are acting within the scope of their duties outlined in the committee's Instrument of Delegation.

Membership details should be kept up-to-date. If there are changes to the committee, Council must be informed so that new members can be properly appointed by Council.

The committee should also keep records of all venue hires, including a summary of the activities and numbers attending.

Volunteers

Volunteers appointed by the committee are covered by the Council's Personal Accident and Public Liability Insurance while undertaking activities, on behalf of and approved by the committee, that fall within the scope of the committee's duties outlined in the Instrument of Delegation. Committees should keep records of volunteers' details including when they were approved, the dates and times they worked and what they did.

Regular organisers of small-scale non-commercial events

Festivals, markets, or large scale commercial events must obtain their own insurance, which can be organised privately or via the Community Insurance website at www.communityinsurance.net.au where possible.

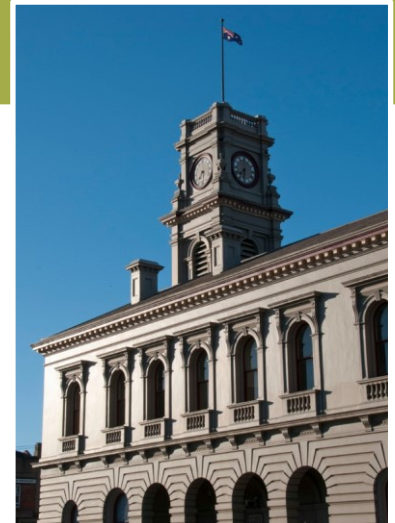
• Civic Centre
• Cnr Lyttleton and Lloyd Sts
• P.O Box 185 Castlemaine VIC 3450

• t (03) 5471 1700
• e info@mountalexander.vic.gov.au
• w www.mountalexander.vic.gov.au



FACT SHEET

Public Liability Insurance



Council approval must be sought in advance for the following types of activities:

- Hire that is likely to involve the attendance of more than 1,000 people
- Hire periods of more than five consecutive days
- Where the hire is part of a festival or event
- Events held on Council roads that can only be closed with Council's approval.
- Council's Venues and Events Officer should be consulted before such events are arranged.

The hirer will need to provide Council with a Certificate of Currency from their insurer(s) prior to the event.

Hirers of Council owned or controlled venues

Public liability insurance is required for all Council venue bookings. If you have public liability insurance that covers the proposed activity, you must provide a copy of your current Certificate of Currency when submitting your hire application.

If you do not have public liability insurance that covers the proposed activity, you may be eligible for cover under Council's Community Liability Policy for a nominal fee. The policy is available to non-commercial gain casual hirers for small scale standalone events. The hire activity is limited to a maximum period of five (5) consecutive days and no more than 52 times per year per hirer.

The current fee for this insurance is \$21 which can be paid at Council's Customer Service Counter.

Events not covered by Council's insurance

The public liability insurance provided through Council does not cover some activities including (but not limited to) children's rides, animal rides, amusement rides, fireworks events and the use of inflatable recreation equipment, music concerts, high risk activities and the like.

Indemnity is only provided to the hirer of the facility.

If, for example, a band is hired for a birthday party or other function, the hirer should ensure that other parties have in place their own public liability insurance.

Note: Any cover provided by the above mentioned insurances are subject to the full terms, conditions, exclusions, endorsements and deductible/excess of the relevant policies.

Please note this information is only a brief overview of these activities and the type of insurances required.

Please contact Council's Venues and Events Officer on 03 5471 1700 or events@mountalexander.vic.gov.au for more information or queries.

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