

## UNDERWRITING GUIDELINES

- Council records must show that it is the intention for these persons/groups to be covered under this policy.
- There is no coverage available for persons or groups providing child minding or child care services.
- There is no coverage available for sporting activities.
- No Products Liability coverage provided for children's toys and second hand electrical items/tools.
- Rock bands are able to be covered where they are part of a Council festival or event (ie: where they are not the main attraction such as a full on rock concert). Bands participating in Council organised FREEZA concerts/events can be covered.
- If in any doubt as to whether a particular performer, stallholder, artist, busker, street stall or tutor/instructor can be covered, please refer to your JLT Account Manager for advice.

## SECTION C – PERMIT HOLDERS (Excludes Products Liability Coverage)

### Who is Insured

Various uninsured Local Trader Permit Holders

### What Activities are Covered

Placement of advertising boards and other merchandise on footpaths or areas deemed to be Council property, including street cafes\*, trading tables, waste management bins and street traders.

**What Limit is Available** \$20M

**What is the Policy Deductible** \$250 all claims

## UNDERWRITING GUIDELINES

- The intention of the coverage is to alleviate the requirement for Council to obtain evidence of public liability insurance from the permit holder.
- Permit holders should however still be required to carry their own insurance as a condition of the permit.
- Coverage only applies to permit holders registered with the Council.
- Premium is calculated on the total number of permits, appreciating that only uninsured permit holders are covered under the policy.

## PREMIUM STRUCTURE

Please refer to your JLT Account Manager for details on the current competitive premium structure.

The Community Liability Pack policy offered by JLT is issued by Key Underwriting Pty Ltd ABN 69 009 098 8648 which is underwritten via a binding agreement with QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545. Any advice in this brochure is general advice only and does not take into account your objectives or needs. You should consider the Product Disclosure Statement and/or Policy document before acting on any advice. For a copy please contact JLT.



[www.au.jlt.com](http://www.au.jlt.com)

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# COMMUNITY LIABILITY PACK



## INTRODUCTION

As a service to our Council clients, we have developed this brochure, which provides an overview of the Community Liability Pack policy. JLT has developed this in conjunction with QBE Insurance (Australia) Limited.

The policy has been packaged to provide cover for a number of elements that have traditionally been underwritten separately. Some of the key benefits are:

- All in one coverage (hirers/stallholders/performers/ buskers/artists/tutors/permit holders etc).
- Blanket coverage based on annual declaration – no need to individually request coverage in most cases.
- Very competitive premium structure. Flat non adjustable premium.
- Supported by QBE Insurance (Australia) Limited, a leading Australian owned insurer.

Please note this information is not intended to provide an in depth summary of the coverage available. For full details of terms, conditions and exclusions, you should refer to the actual policy document or contact JLT for advice.

**For further information on this insurance, please contact your Account Manager.**

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## SECTION A – HIRERS OF COUNCIL OWNED OR CONTROLLED FACILITIES

This cover is for individuals or groups, for non-profit making activities, that do not have existing public liability insurance. It is not intended to provide cover for festivals, sporting type activities, rock concerts/performances or hirers involved in a profit making activity where an admission fee is charged.

### Who is Insured

Various Hirers and members of hiring party of Council Owned or Controlled Facilities (not otherwise insured)

### What activities are covered

Activities conducted at and from the hired premises

### Definition of Hirer

All casual, ad-hoc and regular hirers provided hire occurs no more than 52 times per annum (per hirer)

**What Limit is Available** \$20M

**What is the Policy Deductible** \$250 all claims

## UNDERWRITING GUIDELINES

- The intention of the policy is to cover uninsured hirers. Councils should obtain proof that hirers have their own Public Liability insurance in place to protect the public and Councils' vicarious liability. If hirers cannot provide the proof via Certificate of Currency from their insurers, as per the agreement with them, Council can offer this facility.
- Indemnity is only provided to the hirer of the facility. 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). Hirers should ensure these other parties have in place their own Public Liability insurance.
- Hires that will involve attendance of more than 1,000 are not automatically covered. Coverage may be able to be obtained upon referral to your JLT Account Manager. These may be subject to an additional premium as determined by the insurer.
- The hire activity is limited to a maximum period of five (5) consecutive days. Coverage for longer periods may be available and should be referred to your JLT Account Manager. An additional premium may be required by the insurer for longer periods.
- Coverage is offered to hirers only where a hiring agreement is in place, however there is no requirement that a hiring fee is to be charged. It should be clear from the hiring agreement or Council documentation that the hirer has no other insurance in place and that cover is required under the hirers policy.
- There is no coverage available where the hire is part of a festival/event. The event organiser should be required to effect their own insurance. They may be able to access coverage via the Community Insurance web site ([www.localcommunityinsurance.com.au](http://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. There is also no problem in covering Not For Profit (NFP) entities who may charge for fund raising purposes.
- There is no coverage for rock concerts.
- Hirers should be made aware of the policy exclusions as stated in this summary and the actual policy document.
- If in any doubt as to whether a hirer or the hire activity can be covered under the policy, please refer such questions to your JLT Account Manager for advice. It may be possible to effect separate insurance for some of the excluded risks either as a one off placement or under an annual policy.

## SECTION B – PERFORMERS/ STALLHOLDERS/ARTISTS/STREET STALLS/ BUSKERS/TUTORS & INSTRUCTORS

### Who is Insured

Various Uninsured Performers, Stallholders, Artists, Buskers, Street Stallholders and Tutors/Instructors

### What activities are covered

#### Performers & Stallholders

Covering various activities whilst participating in an event or program organised by Council or an event or program organised by others where Council requires coverage.

#### Artists

Covering artists whilst engaged in creating a commissioned work for Council or whilst leasing/occupying artist studios provided by Council.

#### Street Buskers

Covering various busking activities not otherwise excluded under a permit issued by Council.

#### Street Stallholders

Covering various activities of street stallholders operating under a Council permit.

#### Tutors & Instructors

Covering tutors and instructors whilst conducting leisure based courses under an engagement from Council at and from a Council facility (Excludes Child Care, Foster Family and Sporting Activities)

**What Limit is Available** \$20M

**What is the Policy Deductible** \$250 all claims

