



# NORTHERN MIDLANDS COUNCIL

## POLICY MANUAL

### PUBLIC LIABILITY INSURANCE REQUIREMENTS FOR USE OF COUNCIL FACILITIES

**Originated Date:** Adopted 17 October 2016 – Min. No. 292/16

**Amended Date/s:** Reviewed 14 December 2020 – Min. No. 423/20

**Applicable Legislation:**

**Objective** To establish a set of guidelines to ensure users of Council facilities are covered by public liability insurance.

**Administration:** Community and Development

**Review Cycle/Date:** Every 3 years. Next review 2023.

#### BACKGROUND

The Northern Midlands Council has a large number of public facilities, such as parks, recreation grounds, halls and community centres.

- All of Council's facilities are available for public use / hire.
- All users of Council's facilities must be covered by public liability insurance.

The purpose of this policy is to establish a set of guidelines to ensure users of Council facilities are covered by public liability insurance.

#### INTERPRETATION

*Public Liability insurance* – insurance that protects against claims of personal injury or property damage that a third party suffers (or claims to have suffered) as a result of your activities and where found to be legally liable.

*Council facility/ies* – any Council owned land including, parks, reserves, recreation grounds, swimming pools, halls and community centres.

*Council's insurance policy* – Northern Midlands Council Public Liability Insurance Broadform Liability, Class: Casual Hirers

#### REQUIREMENT TO INSURE

Any incorporated association, organisation or person holding an event at a Council facility, must be covered by Public Liability insurance for that event.

If an incorporated association, organisation or person does not have Public Liability insurance to cover their event, they may be able to purchase cover under Council's insurance policy for a nominal fee, subject to the terms and conditions of the policy.

#### EXCLUSIONS

Council's insurance policy does not extend to special events such as markets, sporting events, performances and contractors or sub-contractors (however special arrangements may be quoted by the insurer on an as needed basis).

Any third party participating in an event as entertainment, providing food or beverages, is to have their own Public Liability insurance, or, if not, ensure they are covered by the event organisers Public Liability insurance.

#### FEES

Council's fee structure for purchasing insurance under Council's insurance policy is as follows:

- For a meeting - \$5



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- For an event where alcohol is not served - \$15
- For an event where alcohol is served - \$50

### **REVIEW**

This Policy is to be reviewed every three years.