

COMMUNITY LIABILITY COVER

PART B: SUMMARY OF COVER

Presenters, Performers, Stallholders, Artists, Buskers, Tutors

INSURED

Uninsured persons or groups utilising Council owned or operated premises or facilities for their own use, including but not limited to Presenters, Performers, Stallholders, Artists, Buskers, Street Stallholders and Tutors/Instructors.

WHAT ACTIVITIES ARE COVERED

Presenters, 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 cover. Premium for these activities provides cover for the specified event or program and is limited to the duration of the event or program.

Artists (one off)

Covering artists whilst engaged in creating a commissioned work for Council. Premium for this activity provides cover for the duration of the period of commission.

Artists (leasing/occupying studios)

Covering artists whilst leasing/occupying artists' studios provided by Council. Premium for this activity provides cover for 12 months.

Street Buskers

Covering various buskers activities not otherwise excluded under a permit issued by Council. Buskers excluded activities include the use of knives, swords including theatrical knives and swords and any activity involving the use of fire. Premium for this activity provides cover for the specified event or program and is limited to the duration of the event or program.

Street Stallholders

Covering various activities under a Council permit. Premium for this activity provides cover for the specified event or program and is limited to the duration of the event or program.

Tutors & Instructors

Covering tutors and instructors whilst conducting leisure based courses under an engagement from Council at & from a Council facility, excludes Childcare, Foster Family and Sporting activities. Premium for this activity provides cover for 12 months.

SITUATION

Anywhere within the Municipality of Council

DEDUCTIBLE

\$1,000 each and every claim

LIMITS OF LIABILITY

- \$20,000,000 Public Liability
- \$20,000,000 Products Liability

POLICY PERIOD

30 June renewal date 4pm AEST
(or as Stated in Certificate)

ADDITIONAL POLICY EXCLUSIONS

- Sexual Abuse
- Amusements
- Products Liability – Children's Toys / Second Hand
- Electrical Items & Tools
- Security Personnel
- Fireworks / Pyrotechnics
- Rock / Pop Concerts
- Child Minding / Child Care Services
- Stallholders Sporting Activities
- Buskers Participation
- Total Listed Human Disease Exclusion

Note: these exclusions are additional to exclusions contained in the insurers policy document. You should refer to the policy document for all exclusions, terms and conditions.

GUIDELINES

Council records must show that it is the intention for persons/groups to be covered under this policy. There is no coverage available for persons or groups providing child minding or childcare 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 can be covered where they are a part of a Council festival or event where they are not the main attraction.

INSURER

QBE Insurance (Australia) Limited

POLICY NUMBER

MK2CLP017469LIA

IMPORTANT INFORMATION

This document is merely an outline of the cover provided. Please refer to the policy document for details of all the terms, conditions and exclusions applicable.

This summary is provided by JLT Risk Solutions Pty Ltd to Councils participating in the Master Policy. Councils are not permitted by law to provide any financial product advice on this product to you. Council's role is merely to provide access to JLT and the insurer's product.

Please refer to our Financial Services Guide which can be downloaded [here](#).

CONTACTS

Any questions should be directed to Council.



CLAIMS PROCEDURE

- As the hirer: **DO NOT** admit liability or offer to make any payments.
- Except for a simple acknowledgement, do not make any promises or enter into any correspondence with the claimant without the consent of your Insurers.
- Whether or not a claim has been made against you, as soon as you become aware of circumstances which could give rise to a claim, forward a written note of the facts or circumstances to the Council who will notify JLT on your behalf.
- If you receive a claim/demand from a third party, forward the documents to the Council as soon as possible together with whatever additional facts are known to you.
- An excess is payable in respect of all claims. This is a costs inclusive excess so investigative costs fall within the deductible amount.
- The excess is generally payable by the Hirer who is making the claim, however, you should check if this is the case with the Council.

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JLT Public Sector arrange this insurance and are not the insurer. Any advice contained within this document is general and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Please contact JLT Public Sector for the relevant Product Disclosure Statement, or for further information.

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