

# COMMUNITY LIABILITY COVER

## PART C: SUMMARY OF COVER

### Permit Holders

#### INSURED

Various uninsured Local Trader Permit Holders and Community Gardens Permit Holders.

#### WHAT ACTIVITIES ARE COVERED

Placement of advertising boards and other merchandise on footpaths or areas deemed to be Councils property under a permit issued by Council, including but not limited to street cafes, trading tables, waste management bins and the like.

Residents setting up and maintaining gardens on Council property including nature strips or planter boxes under a permit issued by Council.

#### SITUATION

Anywhere within the Municipality of Council

#### DEDUCTIBLE

\$1,000 each and every claim

#### LIMITS OF LIABILITY

- Public Liability \$20,000,000 any one occurrence / unlimited in all except products hazard (where applicable) which is limited in the aggregate for all occurrences during any one period of insurance.
- Products Liability (Community Garden Permit Holders Only) \$20,000,000 any one occurrence.

#### POLICY PERIOD

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

#### ADDITIONAL POLICY EXCLUSIONS

Local Trader Permit Holders Liability Exclusion, this policy does not cover liability arising out of your products in respect to permits issued to local traders.

- Sexual Abuse
- Amusements
- Products Liability – Children's toys, second hand electrical items and tools
- Security Personnel
- Fireworks and/or Pyrotechnics
- Rock and/or Pop concerts
- Child minding / Childcare services
- Total Listed Human Disease Exclusion

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

## 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 Council.

## INSURER

QBE Insurance (Australia) Limited

## POLICY NUMBER

MK2CLP017469LIA

## IMPORTANT INFORMATION

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

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.

## CONTACTS

Any questions on the coverage provided should be directed to Council who will pass on the request to JLT.



## 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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