

COMMUNITY PUBLIC LIABILITY INSURANCE

Council can provide public liability insurance at no cost of up to \$20,000,000 for hirers of Council owned or controlled buildings and or land.

The City of Greater Bendigo has an obligation to make community groups aware of policy exclusions and limitations as stated in the summary and the actual insurance policy

Specific Exclusions - The policy **does not** cover the following:

1. The policy is to cover uninsured hirers. If the individual or group is already covered under another Public Liability Insurance, the City of Greater Bendigo requires a copy of the Certificate of Currency and a list of the policies exclusions in order to approve use of Council owned or controlled buildings (e.g. School or Rotary Club)
2. Individuals or groups that hire the facility and charge admission to derive monetary gain from the actual hire activity (this exclusion does not apply to fundraising for charities).
3. Rock concerts/ Music Festivals (except for FReeZA organised events).
4. Individuals or groups providing child minding or child care services.
5. Activities which involve participation of such person or his/her property in any game, match, race, practice, trial, training, competition and the like, or other sporting activity (including but not limited to swimming, gymnastics, health and fitness activities).
6. The sale of children's toys and second hand electrical items / tools.
7. Children's rides; amusement rides; animal farm; inflatable recreational equipment (e.g. jumping castle). It is recommended these providers should have their own public liability insurance cover.
8. Personal Injury or Property Damage arising directly or indirectly out of or caused by security personnel.
9. Personal injury or Property Damage arising directly or indirectly out of or caused by fireworks and/or pyrotechnics.
10. Personal injury or Property Damage arising out of sporting activities and/or demonstrations conducted by stallholders.
11. Claims per Personal Injury or Property Damage arising from any participation by spectators for Buskers.
12. Claims for Personal Injury or Property Damage arising from use by buskers of knives, swords (including theatrical knives and swords) or any activity involving the use of fire.
13. No liability for costs contributed to, or resulting from a human disease determined under section 42 of the Biosecurity Act 2015 (Cth)
14. Any claim contributed to or in connection with sexual and/or child assault, molestation or attempted threat.

Limitations

15. The Hire activity is limited to a maximum period of five (5) consecutive days, unless for an art exhibition which can be covered for up to 14 consecutive days
16. Hirers that will involve attendance of more than 1,000 people are not automatically covered.
17. The hirer is required to pay the first \$500 of each and every claim or series of claims arising out of any one occurrence
18. Indemnity is only provided to the hirer of the facility; Indemnity is not provided to performers / contractors that may be involved in the hire activity. Hirers should ensure these other parties have in place their own Public Liability Insurance (e.g. a band playing at a birthday or wedding is not covered)
19. The hirer named on this form does not have exclusive right to the public space notated herein.

Declaration

I have read and understood the Public Liability Insurance exclusions and limitations.

(Failure to disclose information may result in inadequate or no cover for your event)

- Organisation name (if applicable)
- Hirer contact name
- Event/activity name
- Event/activity location
- Single event/activity date
- Multiple events/activities indicate starting date
- Date form completed

Notes

- a) If your activity is an exclusion of this policy you can inquire about your insurance via broker or insurance company such as (but not limited to)
 - a. <https://www.localcommunityinsurance.com.au/insurance/event/public-liability.aspx>
 - b. <https://business-insurance.aon.com.au/insurance-for-entertainment-professionals/small-event-insurance>
 - c. https://nfpib.com.au/nfp_quote/index.php/one_off_event_cover/process
 - d. <https://www.arenaunderwriting.com.au/small-events-liability>
- b) A checklist for consideration when managing events is available at
 - a. <https://www.localcommunityinsurance.com.au/risk-management/event-risk-management.aspx>
- c) If your event is large and complex, a tool to support you is available at
 - a. <http://www.bendigo.vic.gov.au/About/Document-Library/city-greater-bendigo-events-guide>
- d) Privacy - Your personal information will not be given to any other person or agency unless you have given us permission or we are required by law.
Statistical data however may be collected and shared with the City of Greater Bendigo

Council Office Use only

ECM reference

Date received

Officer name

- Committee of Management Facility Art Exhibition CoGB Managed Facility