

Community groups: Public Liability Insurance

Responsible officers:	<i>Director of Community & Corporate Services</i>
Policy adopted	<i>December 2015</i>
Last revised date:	<i>June 2020</i>
Minutes reference:	<i>TBA</i>
Next review date:	<i>June 2024</i>
Related Policies:	<i>Nil</i>

1. PURPOSE

The purpose of the Community Groups: Public Liability Insurance Policy is to ensure community groups have access to suitable public liability insurance cover for protection against any liability claim that may arise as a result of activities or operations of the groups.

This policy allows Council to provide insurance support to community group committees, to help with the delivery of important community initiatives and functions.

2. LEGISLATIVE CONTEXT:

There are no legislative requirements relating to this policy.

3. SCOPE:

Council strives to create an environment where community groups are supported and can flourish.

Council will ensure that all of its community groups have adequate insurance cover through Local Community Insurance Services (LCIS). LCIS is a division of Council's insurers JLT and are a specialist insurance provider for community groups and not-for-profits.

Council funds Town Management Committees/Associations, Hall Committees and Swimming Pool Committees for the cost of their Public & Products Liability, Personal Accident Insurance and Association & Officials Liability insurances on an annual basis.

If a committee pays for the insurance cover directly and seeks reimbursement from Council, it must show it has paid for the cover and seek reimbursement from Council within the same financial year to which the premium applies.

4. PUBLIC & PRODUCT LIABILITY INSURANCE

Public/Products Liability Insurance is designed to cover committees for potential liabilities to third parties for personal injury or property damage. This protects against potentially costly claims that can result from something a committee does or fails to do. This coverage defends committees and will pay compensation if found legally liable.



5. PERSONAL ACCIDENT INSURANCE

This cover benefits committee members and volunteers by providing members with financial compensation for personal injury sustained when undertaking an activity on behalf of the organisation in an official capacity.

6. ASSOCIATION & OFFICIALS LIABILITY

For Associations that are legally incorporated this will cover any claim in relation to potential financial loss or compensation associated with the management of activities and the duties of any Officers and Officials.

7. CLAIMS

Council administration may provide assistance in the event of a claim.

8. REFERENCES:

Nil

9. REVIEW:

This Policy shall be reviewed every 48 months, or more frequently if required by legislation or Council.