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| 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.

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| *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* |

**Part A- Hirers of Council Owned or Controlled Facilities**

1. **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 facility (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 childcare 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. Personal injury or property damage arising out of sporting activities and/pr demonstrations conducted by stallholders.
	7. The sale of children’s toys and second-hand electrical items / tools.
	8. 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.
	9. Personal Injury or Property Damage arising directly or indirectly out of or caused by security personnel.
	10. Personal injury or Property Damage arising directly or indirectly out of or caused by fireworks and/or pyrotechnics.
	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.
	15. Animal Rides
	16. Inflatable recreational equipment
2. **Limitations**
	1. The Hirer is defined as all casual, ad-hoc and regular hirers, including individuals assisting with the business/activities, provided hire occurs no more than 52 times per annum (per hirer).
	2. 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.
	3. Hirers that will involve attendance of more than 1,000 people are not automatically covered.
	4. The hirer is required to pay the first $500 of each and every claim or series of claims arising out of any one occurrence.

**Part B- Various Participants of Council Run or Council Approved Events or Programs**

1. This policy will also insure various Participants including, but not limited to Performers, Stallholders, Artists (whilst occupying/leasing a facility of the City), Buskers, Street Stallholders, Artists occupying Studios, Tutors (whilst conducting leisure based courses under an engagement of the City but excludes Child Care, Foster Care and sporting activities), Instructors whilst participating in an event or program organized by the City provided they don’t already hold public liability insurance.
2. Artists/Buskers performers will pay the first $1,000 of each and every claim.
3. The hirer named on this form does not have exclusive right to the public space notated herein.

**Part C- Permit Holders**

1. This policy will also insure Local Trader, placement of advertising boards and other merchandise on footpaths or areas deemed to be Council property under a permit issued by Council, including but not limited to street cafes, trading tables, waste management bins.
2. The permit holder is required to pay the first $1,000 of each and every claim.
3. This policy does not cover liability arising out of your products in respect to permits issued to local traders.

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)

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| Organisation |  |
| Your Name |  |
| Event Name |  |
| Event Location |  |
| Date(s) of Event |  |
| Date Form Submitted |  |

**Notes**

1. If your event is large and complex, a tool to support you is available – [Events Planning Guide](https://www.bendigoregion.com.au/sites/default/files/inline-files/Bendigo%20Events%20Planning%20Guide%202024-2025_WEB.pdf)
2. If your organisation/activity is excluded you will need to make your own enquiries and arrange your own insurance. Insurers that may be able to assist:
	* [www.localcommunityinsurance.com.au](http://www.localcommunityinsurance.com.au)
	* <http://www.gio.com.au/business-insurance/not-for-profit-insurance>
	* <http://www.insuremyclub.com.au/>