



# PUBLIC LIABILITY INSURANCE

**If you are intending on hosting an event or private function within a Council owned or managed space you must hold a current Public Liability Insurance Policy for a minimum of \$20 million.**

## **Public Liability Insurance Certificate of Currency**

Public liability insurance covers a person, a business, an event, a contractor (even a community building) for costs from legal action if they are found liable for death or injury, loss or damage of property, or economic loss resulting from their negligence.

Council requires that all public and private events, held on Council land hold a current Public Liability Insurance Policy for a minimum of \$20 million. This policy must be valid for the activities included as part of the event and cover the period of the set-up, event and the pack-up. A copy of this certificate is to be submitted to Council during the application process.

Event organisers are also responsible for ensuring that all suppliers, performers and contractors have their own current Public Liability Insurance Policies. Hard copies of these documents should be collected and checked in advance of your event. Council may request a copy of these policies for their records.

## **Obtaining Insurance**

If you are organising a private event as an individual you might find that Public Liability Insurance is automatically included in your home and contents property insurance policy. For small, private events you are best to enquire with your insurer to see if you have coverage.

For larger community events, you may be required to take out specific event public liability insurance; there are a number of companies that specialise in providing insurance to community groups.

## **Can Council assist with insurance?**

In some cases Council is able to extend our Public Liability Insurance to cover individuals and small groups organising small community events. This will be assessed by Council on a case by case basis. Private events and events organised by incorporated groups are not available to access this insurance, and will be required to take out their own policy.



Questions? Please contact the  
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