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Public Liability Insurance for Casual Hirers

All activities on Council facilities, including but not limited to Community Halls and Sporting Grounds, are required to be covered by Public Liability Insurance to the value of $20 million. Evidence of insurance coverage must be provided at the time of booking.

Council can assist by providing public liability insurance coverage to non-incorporated groups and individuals. Council holds a “Casual Hirers” policy to protect against public liability claims arising from the casual hiring of a Council facility.

Council’s policy only covers “Casual Hirers” - those who hire the same specified facility, such as a community hall, no more than a total of ten days over any twelve month period. So in effect, hirers (apart from those specified below) are covered under the policy in accordance with the terms and conditions of the policy wording.

Important things to bear in mind in respect of this policy include:

- Incorporated bodies, sporting clubs, associations of any kind or profit making/commercial activities are not covered under the policy. These types of groups should hold their own liability insurance and provide a certificate of currency prior to hiring any facility.
- $1,000 excess applies to each and every claim, which is payable by the hirer.
- The insured limit of indemnity is $20 million.
- The policy only covers hirers of facilities that have been specified to our insurer.

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