

POLICY: INSURANCE - PUBLIC LIABILITY INSURANCE

DATE ADOPTED: Director Corporate Services & Finance's Report #8.1.1
Policy Meeting 6 November 2024
Resolution No. POL2024-30

Director Corporate Services & Finance's Report #9.3.6
Council 21 September 2022
Resolution Number. ORD2022-331

Director Corporate Services & Finance's Report #1
Policy 5 December 2012
Council 6 February 2013
Minute Book No. 11477

Director Corporate Services Report #1
Policy 1 December 2004, Council 8 December 2004
Minute Book No.9416
(former BCC Policy)

ORIGINAL ADOPTION: Director Corporate Services Report #1
Policy 1 December 2004, Council 8 December 2004
Minute Book No. 9416
(former BCC Policy)

FILE REFERENCE: 11.00039/031, 03.00006

OBJECTIVE: To ensure the protection of Council's assets through appropriate public liability coverage

Policy

Bathurst Regional Council requires all contractors, subcontractors, event promoters (excluding events requiring full Mount Panorama circuit closure for speed events), leaseholders, stallholders, hirers (in the case of a meeting room/space, event or gallery space in a Council building), artists participating in an artist-in-residence program or artists present at the time of an art exhibition are to have Public Liability Insurance with a minimum coverage of \$20 Million. Exceptions to requiring \$20 Million Public Liability Insurance are outlined below.

Bathurst Regional Council should be noted as an interested party on all Public Liability Insurance Policies held by third parties where possible. If an insurance Policy expires, or Insurer changes during the term of engagement, Council must receive a copy of the updated Certificate of Currency.

Where Council is undertaking a contract works policy i.e., where a contractor is undertaking work on Council's behalf rather than as a third party, request should be made that Council appear as a co-insured on the contractor's liability policy, to allow Council full access to the policy if required.

Confirmation of Public Liability Insurance Policy in the form of a Certificate of Currency, must be provided to Council prior to the commencement of any work, use, service or activity.

Minor works

Where the work being completed by a contractor or subcontractor is less than \$20,000, or is otherwise deemed to represent a very low risk to Council, Council will normally seek advice from its insurance provider before accepting a lower Public Liability amount.

Use of Mt Panorama Racing Circuit

Bathurst Regional Council requires all event promoters (for events requiring full Mount Panorama circuit closure for speed events) to have Public Liability Insurance with a minimum coverage of \$30 Million or other amount specified by the Office of Sport Permit.

Children's Services (including Family Day Care Scheme)

Clause 29 of the *Education and Care Services National Regulations 2011* requires a minimum of \$10 Million Public Liability Insurance to be held by each Approved Provider of a centre based childcare service, or a Family Day Care Scheme.

Clause 30 of the *Education and Care Services National Regulations 2011* requires each family day care educator to hold Public Liability Insurance with a minimum value of \$10 Million.