



Local Community  
Insurance Services

# VOTE



PUBLIC & PRODUCTS  
LIABILITY

A white icon of a warning sign (a triangle with an exclamation mark) on a white rectangular base, set against a yellow circular background.

## **ARE YOU A COUNCIL CANDIDATE THAT REQUIRES LIABILITY INSURANCE TO COVER ELECTION SIGNAGE PLACED ON EITHER COUNCIL-OWNED OR CONTROLLED LAND?**

Council candidates placing election signage on either Council-owned or controlled land, are required to apply for a permit due to strict guidelines by the Council relating to the size and how their signage is placed.

This means that you should consider protecting yourself by taking out public liability insurance. Under this type of policy, the people installing the signage can be covered even though they are not Council employees.

[Read more >](#)



**IF YOU ARE UNDERTAKING THE FOLLOWING ACTIVITIES, THEN YOU SHOULD CONSIDER HAVING PUBLIC & PRODUCTS LIABILITY INSURANCE:**

**ARE A COUNCIL CANDIDATE**

**HOLDING MEET AND GREETINGS WITH RESIDENTS**

**PUTTING UP SIGNAGE / BEING DISTRIBUTED ON COUNCIL LAND**

**REQUIRED TO OBTAIN A PERMIT AND LIABILITY INSURANCE**

**WE UNDERSTAND THE REQUIREMENTS ON COUNCIL CANDIDATES TO TAKE OUT PUBLIC & PRODUCTS LIABILITY INSURANCE AND THIS TYPE OF POLICY IS DESIGNED TO HELP COVER YOU FOR CLAIMS AS A RESULT OF NEGLIGENCE.**

## **LIMIT OF LIABILITY:**

GENERAL LIABILITY: \$20,000,000 any one occurrence.

PRODUCTS LIABILITY: \$20,000,000 any one occurrence and in the aggregate any one period of insurance.

SUB-LIMITS OF LIABILITY: Property in your physical or legal control \$250,000.

DEDUCTIBLE/EXCESSES: The insured shall bear the first \$500 of each and every property damage claim or series of claims arising out of anyone occurrence.

DURATION OF COVER: Six months.

AMOUNT PAYABLE: Less than \$100 inclusive of fees and charges.

The above statements are issued as a matter of information only, and for full terms and conditions, you should refer to the policy wording. All cover is subject to the terms, conditions and exclusions of the policy.

## **CONTACT US:**

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