



Local Community  
Insurance Services



## COUNCIL CONTRACTORS

Councils carry out a wide range of works, often made possible through sourcing specialist support or third-party contractors. Through engaging third-party contract services, Councils can provide their essential work and services.

To protect the community and third parties, all contractors and consultants of the Council should hold relevant permits and insurances for the areas of risk associated with their product or service.

The Council Contractors Public & Products Liability policy can cover claims from bodily injury or property damage suffered by a third party due to the contractor's negligence.

### COUNCIL CONTRACTORS PUBLIC & PRODUCTS LIABILITY INSURANCE ELIGIBILITY:

To qualify for this cover:

- Contractors must be contracted to at least one Council and receive at least 50% of their annual turnover from Councils.
- Contractors must confirm nil outstanding claims against them and nil circumstances that could give rise to a claim against them.

[Read more >](#)

## TYPES OF COUNCIL CONTRACTORS AND ACTIVITIES WE CAN ARRANGE COVER FOR:

- ✓ Gardeners, landscapers, reticulation, sprinkler, irrigation installation, lawn mowing, slashing, tree trimming, weed spraying, rubble and tree felling or tree lopping.
- ✓ Refuse collections and Refuse depot caretakers. (both excluding refuse depot operators)
- ✓ Home handyman, general home maintenance services.
- ✓ Bathroom, office and general site cleaners.
- ✓ Consultants (office), clerical and administration.
- ✓ Concrete, bricklaying, tilers, roof, flooring, glaziers, painting, plasterers, carpenters, welders. (Subject to welding warranty.)
- ✓ Fauna and wildlife park managers and operators. (Single operators only.)
- ✓ Earth moving contractors (backhoe, front end loader, bobcat) blasting and drilling contractors.
- ✓ Leisure and recreation centre, caravan parks.
- ✓ Roadside vegetation clearance.

## PUBLIC & PRODUCTS LIABILITY INSURANCE CAN HELP PROVIDE COVER FOR CLAIMS ARISING FROM BODILY INJURY OR PROPERTY DAMAGE SUFFERED BY A THIRD PARTY AS A RESULT OF THE CONTRACTOR'S NEGLIGENCE.

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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