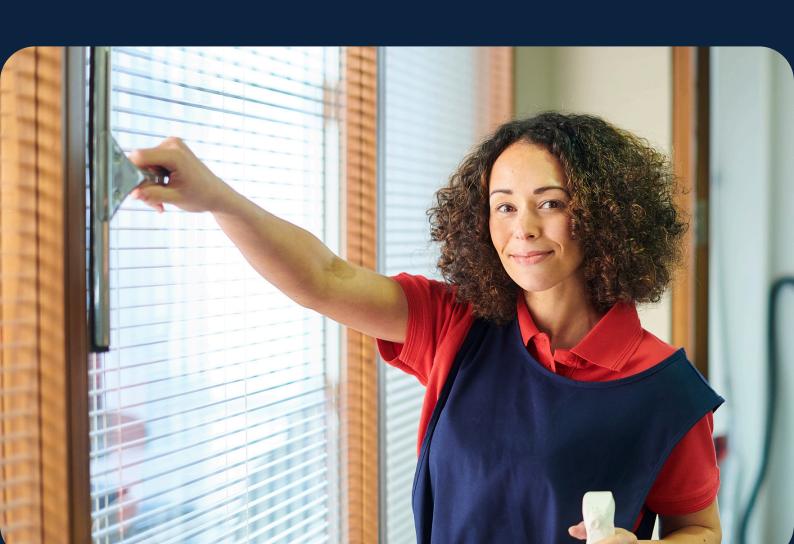
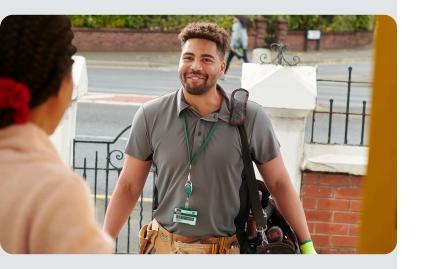


# General Public and Product Liability Insurance solutions



# Supporting local communities through safe and compliant council contractors

Why it is important?



## Councils carry out a wide range of works, often made possible through sourcing specialist support contractors.

However, with these engagements come inherent risks that can impact not only the contractors but also the community at large.

To protect against liabilities from contractor activities, councils must ensure that all engaged contractors have adequate Insurance cover, particularly General Public and Product Liability Insurance. This cover acts as a crucial safety net against claims for bodily injury or property damage due to contractor negligence.

This Policy can be a vital component in ensuring that the community remains safe and secure during all council-related activities.

## Types of council contractors and activities we can arrange cover for:

- Gardeners, landscapers, reticulation, sprinkler, irrigation installation, lawn mowing, slashing and tree trimming.
- Consultants (office), clerical and administration.
- Refuse collections and Refuse depot caretakers.
  (both excluding refuse depot operators)
- Earth moving contractors (backhoe, front end loader, bobcat) blasting and drilling contractors.
- Home handyman, general home maintenance services.
- Leisure and recreation centre.
- Bathroom, office and general site cleaners.
- Roadside vegetation clearance.

### **Eligibility:**

#### To qualify for this cover:

- Contractors must be contracted to at least one Council and receive 50% of their annual turnover from council.
- Contractors must advise that there are no outstanding claims against them nor any circumstances that could give rise to a claim against them.

#### Case study: Landscaping Contractor Incident

A landscaping contractor was engaged by the council to maintain public parks. During a routine maintenance task, a worker accidentally damaged a nearby property while using heavy machinery.

The property owner filed a claim for damages.

The contractor's General Public Liability Insurance covered the costs, protecting both the contractor and the council from financial loss.

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### Like you, we're about community.

localcommunityinsurance.com.au

1300 853 800

insurance@lcis.com.au

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