Local Community Insurance Services

CASUAL HIRERS

General Public and Products Liability Insurance



General Public and Products Liability Insurance:

Casual Hirers

Casual Hirers Liability cover is unique as it protects individuals who hire a council facility on a casual basis.

When the council establishes a bulk casual hirers policy for third parties using its halls or land for events like birthday parties, weddings, or fundraising activities, it ensures that the hirers have the necessary Insurance coverage.

This Policy aims to provide peace of mind for last-minute hirers, as they can be covered under this Policy if they meet the specified criteria.

This cover helps protect the council from potential personal injury or property damage that may occur on its premises.

The Policy offers a $20 million Limit of Liability which is generally reflective of most council requirements.



General Public and Products Liability Insurance solutions - Casual Hirers

Who holds the cover?

It is important to recognise that this cover is held by the council, not by the third-party casual hirer.

The coverage only extends to the liability of the hirer in situations where the following conditions are met:

- The relevant criteria outlined below are satisfied; and
- The council deems the casual hirers to be suitable based on the nature of the hire and the associated risks.

It is advisable that a risk assessment informs these decisions.

What is a “Casual Hirer”?

A Casual Hirer is defined as an individual or group that enters into an agreement to use a council facility, provided that the individual or group meets the following criteria:

- They are non-commercial.
- They are not incorporated.
- They are not engaged in high-risk sports.

For example, the cover may extend to:

- ✅ Knitting groups meeting at a council hall.
- ✅ A mothers' group gathering at a council park.
- ✅ Parents organising an 18th birthday party at a council facility.

This coverage may apply in cases where personal injury or property damage/loss affects another person at the venue as a result of the hirer’s liability.

- ❌ Cover does not extend to commercial and incorporated bodies as they are engaged in other activities that prudent bodies would obtain Public Liability Insurance to cover. In some instances, these bodies are required by law to have Public Liability Insurance.



How it can help cover:



Legal costs

May cover legal costs in the event that a claim is made against the Casual Hirer including for claims alleging negligence.



Personal injury

May cover your Casual Hirer if they have caused injury to someone due to being negligent.



Property damage

May help cover damage to property caused through the Casual Hirers negligence.



Third party

May cover claims made against the Casual Hirer by third parties where they have found to be negligent.



Damage goods

May cover the Casual Hirer for damage caused by negligence to other people's property in their care, custody or control (excludes hired equipment).



Peace of mind

Gives council peace of mind that last minute hirers have the right insurance in place to ensure that both the hirer and council are adequately covered should the unthinkable happen.



Products Liability

This cover may help to protect you if you're found negligent for damage or injury caused by a product, including food and drink you have provided. Excludes Alcohol.



Eligibility criteria for council venues

Eligibility for council venues, whether large or small, may include the following, halls, tennis courts, community grounds, sporting surfaces, parks, and co-working spaces.

General Public and Products Liability Insurance solutions - Casual Hirers

What council facilities are included?

The cover is not restricted to the hire of halls but applies to the hire of any council facility, including but not limited to council controlled parks.

What types of activities are covered within these facilities?

Permitted acceptable risks include sports that involve a low degree of inherent injury risk, such as:

- Indoor bowls/lawn bowls
- Board games
- Table tennis

This policy excludes “high risk sports” as outlined below:

High-risk sports are sports that involve a high degree of inherent risk of injury and include:

- Boxing or martial arts
- Gymnastics, weightlifting or athletics
- Competitive racing
- Parkour or obstacle course events
- Bull riding (mechanical or animal-based)
- Climbing or abseiling
- Pony riding (tethered or un-tethered)
- Darts

Other exclusions

There are additional exclusions that should be taken into account when assessing the risks associated with the casual hire of facilities.

These exclusions include:

- Participation liability
- The supply of second-hand goods, children’s items, and electrical equipment
- The use of amusement rides and devices
- The presence of security personnel
- The use of pyrotechnics
- Incidents of sexual abuse.

Policy Wording

For full details of this cover, including the Product Disclosure Statement (PDS) and the Policy Wording, please visit the LCIS website:

www.localcommunityinsurance.com.au



Like you, we're about community.

localcommunityinsurance.com.au

1300 853 800

insurance@lcis.com.au

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JLT arrange Insurance and premium costs directly to not-for-profit clubs and community groups. Quotations, renewals and new business policies are not to be accessed and resold by insurance advisers or other insurance intermediaries.

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What Council facilities are included?

The cover is not restricted to the hire of halls but applies to the hire of any Council facility, including but not limited to Council controlled parks.

What are “high risk sports”?

High-risk sports are sports that involve a high degree of inherent risk of injury and include:

- Boxing or martial arts;
- Gymnastics, weightlifting or athletics;
- Cricket, baseball or similar involving the use of hard balls;
- Competitive racing;
- Parkour or obstacle course events;
- Bull riding (mechanical or animal-based);
- Contact sports including football and soccer;
- Sports conducted on courts; and
- Climbing or abseiling.
- Pony riding (tethered or un-tethered)
- Darts

Permitted sporting activities:

Permitted acceptable risks include sports that involve a low degree of inherent injury risk, such as:

- Indoor bowls/lawn bowls
- Board games
- Table tennis
- Cricket
- Baseball.

Other exclusions

There are additional exclusions that should be taken into account when assessing the risks associated with the casual hire of facilities.

These exclusions include:

- Participation liability
- The supply of second-hand goods, children’s items, and electrical equipment
- The use of amusement rides and devices
- The presence of security personnel
- The use of pyrotechnics
- Incidents of sexual abuse.

Policy Wording

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Are assets covered?

Public and Products Liability Insurance does not provide coverage for the loss or damage of your own goods or hired equipment. This means that if your own items, such as artwork or equipment, are lost, stolen, or damaged, you will not be able to make a claim under the Public and Products Liability policy.

To safeguard your assets against risks such as fire, theft, and other potential hazards, it is essential to secure separate Insurance. This is referred to as a Business Pack, which is specifically designed to cover your property and assets. It offers the necessary coverage and financial protection in the event of any unfortunate incidents.

The Business Pack Insurance Policy is a comprehensive Insurance solution designed to meet the unique needs of organisations, particularly those in creative fields such as art studios and workshops who have assets of value. We can work with you to tailor this policy depending on the types of risks your property and assets are exposed to. By getting a Business Pack policy, it can help have the peace of mind that your studio or workshop is covered.

To get a quote and protect your assets, download the application form via the LCIS website, complete the relevant sections, and return it to us via insurance@lcis.com.au.

