



Local Community
Insurance Services



STALLHOLDERS PUBLIC & PRODUCTS LIABILITY INSURANCE

JOIN THE THOUSANDS OF STALLHOLDERS WE HELP PROTECT SO YOU CAN CONFIDENTLY FOCUS ON YOUR PASSION.

As a stallholder you have a duty of care to members of the public (third parties) who come into contact with you while retailing your products and/or services. If someone is injured in an accident or their property is damaged while you are providing a service or as a result of a product you have sold, they can sue you.

If found responsible, you will be required to pay for the damage or injury you may have caused. Even if you are not found responsible there will still be a cost to defend yourself.

A **Public & Products Liability policy** is your best defence against potentially costly claims that can result from something you do or fail to do as a stallholder. It will defend you and pay compensation if you are found legally liable, subject to the specific terms and conditions of the policy.

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UNDERSTANDING PUBLIC & PRODUCTS LIABILITY COVER

SOME EXAMPLES OF WHAT THE POLICY COVERS

- Your tent/marquee comes loose in windy conditions and hits someone's car because it was not properly secured.
- A person slips on a wet surface in your stall because you have not made it safe for people to walk on it
- If the products you are selling at your stall, like treats, cause multiple people to become seriously ill.

SOME EXAMPLES OF WHAT IT DOESN'T COVER

- Personal accident for your volunteer workers. Our Volunteer Workers Personal Accident policy will cover this.
- Claims for financial damages made against your organisation by a third party. You may require Association & Official Liability policy to cover these circumstances.

LIABILITY LIMIT

This is the total dollar value your policy will cover you for. As a stallholder you have a crowd exposure which increases the risk from a single incident to one that could cause injury to many people, and therefore a higher cover limit of at least \$20M is recommended. The bigger the event the greater the risk that \$10M cover may not be enough. By opting for a \$20M cover you are in effect doubling your protection for only approximately a 25% increase in total premium cost inclusive of all fees and charges.

EXCESS

An excess is the additional dollar amount you are required to pay when your policy covers you for a claim made against you. Our base policy has \$100 excess for property damage claims only unless adjustments (endorsements) are made to your inclusions resulting in additional excesses.

Local Community Insurance Services Local Community Insurance Services is a division of Jardine Lloyd Thompson Pty Limited ABN 69009098, AFS Licence No. 226827

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