

COMMUNITY ASSET COMMITTEES

FAQ – INSURANCES

Topic	Q&A's
<u>CAC Member (Voluntary Worker)</u>	<p>Are CAC members covered by Council's insurance? Yes</p> <ul style="list-style-type: none">• P/L, Products Liability and PI Insurances, Personal Accident• <u>Must</u> be “appointed” by Council• <u>Must</u> be doing activities defined in IoD• Events under the control of the Committee occurring on land or buildings owned or controlled by Council or a Community Asset Committee <p>What is not covered?</p> <ul style="list-style-type: none">• Activities/events not under the control of Council (refer IoD)• Activities of private entities, independent community or service groups, committees not established by Council, sporting bodies and any other group using the asset
<u>CAC Volunteer</u>	<p>Are volunteers covered by Council's insurance? Yes</p> <ul style="list-style-type: none">• Committee appointed volunteers only• P/L, Products Liability and PI Insurances, Personal Accident• Registered volunteers organised and acting under the direct control of Council or a Council established Community Asset Committee
<u>Person Hiring Premises</u>	<ul style="list-style-type: none">• All hirers must enter into a hire agreement for all casual, short-term, or seasonal use• All organisations or individuals hiring the facility <u>must</u> provide evidence that they have P/L insurance cover, or evidence that they are covered by another organisation's P/L insurance.• Alternatively, sessional coverage can be purchased through Council, the committee, or an insurance broker• If the hirer provides evidence of their own P/L insurance cover, the CAC must get a copy of the insurance for hire records
<u>Organisation/Group Hiring Premises</u>	<ul style="list-style-type: none">• All hirers must enter into a hire agreement for all casual, short-term, or seasonal use• All organisations or individuals hiring the facility <u>must</u> provide evidence that they have P/L insurance cover, or evidence that they are covered by another organisation's P/L insurance.• Alternatively, sessional coverage can be purchased through Council, the committee, or an insurance broker• If the hirer provides evidence of their own P/L insurance cover, the CAC must get a copy of the insurance for the hire records
<u>Contractors Engaged by CAC to do work (for Council owned/managed facilities)</u>	<ul style="list-style-type: none">• All contractors engaged by CACs must provide proof of adequate insurances, qualifications and demonstrated safe work practices in accordance with the <i>OHS Act 2004</i>• The principle contractor is required to provide a list of sub-contractors and their qualifications to the CAC prior to the commencement of maintenance works. The CAC must record these details
<u>Building and Contents</u>	<p>What is covered?</p> <ul style="list-style-type: none">• All buildings located on Council-owned or controlled land under the responsibility of a CAC are covered by property insurance for defined events• Property and plant owned by CACs are considered to be Council property for insurance purposes and is also included under Council's insurance - a list of CAC assets must be provided annually <p>Excess</p> <ul style="list-style-type: none">• The excess on all Council property insurance claims is \$1,000.• The CAC is responsible for the first \$1,000 of each and every claim. <p>What is not covered?</p> <ul style="list-style-type: none">• Contents owned by casual hirers or permanent user groups

Key

Voluntary Worker	<ul style="list-style-type: none">• Must be carrying out such roles etc., for and on behalf of the Council. Council must own/authorise the activity (refer IoD) and therefore agree to be ultimately responsible, in order for the activity and any voluntary workers to be covered under the policy• CAC Voluntary Workers are similar to ordinary workers, but are not paid
Volunteer	<ul style="list-style-type: none">• “Participants” of CAC activities - not members of the CAC i.e.: additional people at a working bee. A Volunteer Registration form must be completed
P/L Insurance	<ul style="list-style-type: none">• Public Liability Insurance - covers negligence for the Community Asset Committees and their volunteers
PI Insurance	<ul style="list-style-type: none">• Professional Indemnity Insurance - provides cover for the financial consequences of neglect, error or omission by the professional or business/organisation taking out the policy
Public and Products Liability	<ul style="list-style-type: none">• Legal liability to third parties for injury and/or damage to property caused by an occurrence in connection with the Insured's (Council) business
Accident Insurance	Provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events. It is different from life insurance and medical and health insurance
IoD	Instrument of Delegation
CAC	Community Asset Committee
Fixed Assets	Are generally connected to a structure which is the building itself including outbuildings and may include ovens, light fittings, fixed joinery, window coverings, solar panels and the like
Non-fixed Assets	non-fixed assets are defined as possessions that have no actual connection to a structure i.e. furniture, plant/equipment, artworks etc., that are usually removed if the building is sold

Additional information:

The above information is provided as a guide only where any cover provided under the Council’s MAV Liability policy for Committees and Volunteers is subject to the full MAV Liability policy terms, conditions, exclusions and deductibles.

- **Community Liability Cover Brochure** - Various Hirers and members of hiring party of Council owned or controlled facilities (not otherwise insured) providing that the number of hires do not exceed 52 times per annum (per hirer) – Available on Council’s website
- **Community Liability Cover Brochure** - Uninsured persons or groups utilising Council owned or operated premises or facilities for their own use, including but not limited to Presenters, Performers, Stallholders, Artists, Buskers, Street Stallholders and Tutors/Instructors. Available on Council’s website

Resources for Community Asset Committees can be found here:

<https://www.colacotway.vic.gov.au/Recreation-tourism/Facilities-venues/Community-Asset-Committees>