
COMMUNITY LIABILITY PACK

COUNCIL	CITY OF PORT PHILLIP
GEOGRAPHICAL SCOPE	Australia wide
GOVERNING LAW OF CONTRACT	Australian
PERIOD OF INSURANCE	From: 30 June 2020 at 4:00pm Local Standard Time To: 30 June 2021 at 4:00pm Local Standard Time
INTEREST INSURED	All sums which the Insured shall be legally liable to pay to third parties by reason of: <ul style="list-style-type: none">• Death or Personal Injury• Loss or Damage to Property happening during the Period of Insurance and caused by an occurrence in connection with the Business.
PRODUCTS	Any goods, products and property (after they have ceased to be in your possession or under your control), which are or is deemed to have been manufactured, grown, extracted, produced, processed, constructed, assembled, erected, installed, repaired, serviced, treated, sold, supplied or distributed by you (including any container thereof other than a vehicle).
<u>COVERAGE 1</u>	<u>Hirers of Council Owned or Controlled Facilities</u>
INSURED	Various Hirers of Council Owned or Controlled Facilities (not otherwise insured)
BUSINESS	Activities conducted at and from the hired premises of City of Port Phillip
DEFINITION OF HIRERS	All casual, ad-hoc and regular hirers provided hire occurs no more than 52 times per annum (per hirer) and not more than 5 consecutive days per hire.
SITUATION AND/OR PREMISES	At and from the Council Owned or Controlled Facility
LIMITS OF LIABILITY	General Liability \$20,000,000 any one occurrence Products Liability \$20,000,000 any one occurrence and in the aggregate any one Period of Insurance.
SUB-LIMITS OF LIABILITY	Property in Your Physical or Legal Control \$100,000 any one occurrence and in the aggregate for any one Period of Insurance
DEDUCTIBLE/EXCESSES	Cover is subject to the following excess on all claims: \$250 each and every claim relating to halls with capacity under 150 \$2,500 each and every claim relating to halls with capacity of 150+

COVERAGE 2**Performers / Stallholders / Artists / Buskers / Tutors
& Instructors**

INSURED	Various Uninsured Performers, Stallholders, Artists, Buskers, Street Stallholders, Tutors and Instructors and others as agreed.
BUSINESS	Various activities conducted whilst participating in an event or program organised by Council or an event or program where Council requires coverage. Covers street buskers and street stallholders operating under a Council permit. Covers tutors and instructors whilst conducting leisure based courses under an engagement from Council at and from a Council facility (excludes child care, foster family & sporting activities).
SITUATION AND/OR PREMISES	At and from the Council owned or controlled facility within the Municipality of City of Port Phillip
LIMITS OF LIABILITY	General Liability \$20,000,000 any one occurrence Products Liability \$20,000,000 any one occurrence and in the aggregate any one Period of Insurance.
SUB-LIMITS OF LIABILITY	Property in Your Physical or Legal Control \$500,000 any one occurrence and in the aggregate for any one Period of Insurance
DEDUCTIBLE/EXCESSES	The insured shall bear the first \$250 of each and every claim or series of claims arising out of any one Occurrence.
EXCLUSIONS:	1. Fire Spread Exclusion – no cover in respect of claims arising from spread of fire from actions of the insured. 2. Amusement rides & inflatable Exclusion - Will not provide cover in respect of claims arising from:- Childrens Rides, Animal Rides; Amusement Rides and Devices; Inflatable Recreational Equipment 3. Product Liability Exclusion – childrens toys, second hand electrical items and tools. 4. Security Personnel Exclusion 5. Child Molestation 6. Fireworks/Pyrotechnics 7. Rock/Pop Concerts
INSURER	Lloyds of London (in effecting the Contract of Insurance) One Underwriting Pty Ltd (acting as agent under an authority given to it by Lloyds of London).
POLICY NUMBER	B087520B05026CM/CIT-1A
REMARKS:	Refer to policy document for details of Terms, Conditions and Exclusions.