

# Sport and Recreation Fact Sheet: Public Liability Insurance



*Within the City of Port Phillip, all community sports clubs are required to hold public liability insurance. This fact sheet provides a brief overview of what public liability insurance is, why it is important and how to obtain cover.*

## What is public liability insurance?

Public liability insurance is cover that protects the insured against the financial risk of being found liable for damage to or loss of property, and death or injury to members of the public which result from the negligence of the sports club.

A Certificate of Currency is the document that provides proof of your level of public liability insurance cover and the dates of validity.

## Why do I need public liability insurance?

There is an obligation on owners and occupiers of a sporting facility to ensure that the facilities are maintained in safe condition.

A sports club who is allocated a sporting facility is seen by the law as an occupier and therefore the club shares a responsibility with Council to provide a safe environment for those using the facility.

If there is any damage to the facility during your club's tenancy, the club may be held responsible for any damage, loss, injury or death, and as such the City of Port Phillip requires all organisations using Council facilities to hold public liability insurance to protect against this risk.

## How much public liability insurance do I need?

The City of Port Phillip requires sports clubs to have a policy with a minimum of \$20million coverage for public liability insurance.

## How do I obtain public liability insurance?

Generally, your club should be covered under your association's insurance policy. You will need to contact the relevant association to obtain a copy of your Certificate of Currency.

Under the Terms and Conditions of sportsground use, as set out in the Sports Club User Manual, the City of Port Phillip must be listed as an interested party.

Alternatively, clubs may obtain their own public liability insurance from a registered insurer.

## What else do I need to do?

You must provide a copy of your Certificate of Currency to Council as part of your seasonal application for ground use. If your insurance expires during the season, it is the club's responsibility to provide an updated copy.

If an incident occurs which may result in any action, costs, claims, charges, expenses or damages that may be brought, made or claimed against the club, this should be reported to Council and your insurer.

## What about other insurance?

Buildings owned by Council are fully insured by council. Contents owned by council are fully insured by council. Council does not provide contents insurance on any pavilion or club room.

If the club stores valuables, equipment or memorabilia in a pavilion, the club is solely responsible for insurance of these contents.