

Insurance Policy for External Parties

Public Liability Insurance

Gympie Regional Council requires suppliers, contractors, users of facilities and other third parties to maintain public liability insurance to protect the public, protect the Council, protect the Contractor, Quality Control and to ensure smoother claims handling.

Any company including sub contractor, self-employed contractor (including artists and performers), voluntary organisation, charity, professional body, public authorities or partnership who are engaged in the provision of a service, activity, event, or use of Council land, facilities or the public highway will be required to provide Council with details of their insurances.

In addition to insurance Council encourages Risk Management Plans to be undertaken for higher risk activities, projects and events.

Professional Indemnity Insurance

Professional Indemnity policies are required for claims that may arise from any situation where Council suffers loss (property damage, economic loss, environmental damage or injury or death) as a result of a professional mistake. It is required for a range of professionals such as accountants, lawyers, engineers and IT and other consultants who are paid a fee for service and deliver a report/product that Council relies on.

Insurance Risk Matrix

The following matrix is provided as a guide only for Gympie Regional Council requirements for Public Liability and Professional Indemnity Insurance relative to risk management to ascertain the appropriate level of insurance for each project. The amounts of insurance shown on below reflect those generally offered by the insurance market.

Type of Insurance	Service Risk Rating		
	low	medium	high
Public Liability			
Contract \$10M+	\$20M	\$20M+	\$20M+
Contract \$1M to \$10M	\$5 - 10M	\$10M - \$20M	\$20M+
Contract 0 to \$1M	\$500,000 - \$5M	\$10M	\$20M
Permanent User of Council Facility	\$5M - 20M	\$20M	\$20M+
Casual User of Council Facility	\$5M	\$10M- \$20M	\$20M+
Permit Holders, Stall holders, Artists, Performers, etc	\$500,000 - \$5M	\$5M - \$20M	\$20M+
Volunteer / NFP Groups working with Council	\$0 - \$5M	\$5M - \$20M	\$20M+
Professional Indemnity			
Consultancy where advice is relied upon under the consultant's qualification	\$1M - \$2M	\$2M- \$10M	\$10M+
Consultancy where advice given is considered, but in-house professionals make final decisions	\$1M - \$2M	\$2M - \$5M	\$5M+

A service risk rating of **high** indicates a very high-risk project/activity where the contractor/user/consultant may cause/contribute to damage to equipment or infrastructure associated with a project/activity/facility or other infrastructure or injury to Council staff or other people or damage to the environment.

A service risk rating of **low** indicates a low-risk contract/activity where there is no (or very limited) opportunity for the contractor/user/consultant may cause/contribute to damage, injury or environmental impact.

Adopted F02/02/11