



Community Organisations

Building Insurance Cover

Introduction

Noosa Council will insure buildings and facilities on Council owned or controlled land where the building and facilities are occupied by eligible not-for-profit incorporated community organisations (Community Organisation). For eligibility criteria, refer to Council's *Community Grants Policy* on our [website](#).

The insurance coverage provided by Council is under Council's *Industrial Special Risks Property Protection Insurance Policy* (ISR Insurance Policy).

The cost of providing the cover is funded through Council's Community Grants Program as part of Council's support to not-for-profit community organisations.

What buildings and facilities are covered?

Buildings and facilities are covered that are on Council owned or controlled land and that have been identified and listed on Council's Asset Register. This may include club houses, sheds and sports field lighting.

Any changes/additions made to buildings and facilities by an organisation must be notified to Council so that the insurer can be notified of any changes to nominated asset value.

What does Council's insurance cover?

Subject to Policy conditions, Council's ISR Insurance Policy will cover Material Loss or Damage to buildings nominated in Council's Asset Register. Where the damage to property can be repaired, the insurance covers the cost of restoring the property to its former state. This includes the cost of any dismantling and re-erection that may be required.

Deductions will not be made for depreciation in respect of parts replaced, by the salvage value of such parts shall be taken into consideration.

Insurance claims

All claims for damages made under Council's ISR Insurance Policy must exceed the excess of \$5000.

All coverage claims are subject to the specific terms and exclusions provided by Council's ISR Insurance Policy, which is subject to change.

Excess payable

In the event of a claim, the Community Organisation who occupies the building and/or facility is responsible for paying the excess of \$5,000 if and when the damage is deemed to be caused by the Community Organisation. Community Organisations are encouraged to set up a 'sinking fund' of \$5,000 in preparation for any unforeseen damages

Contact

To make a claim, please contact Council's Community Development Team via commdev@noosa.qld.gov.au, or discuss with your nominated Council representative.

Your responsibility

Any damage deemed to be caused by the Community Organisation and resulting in repairs below the excess monetary amount of \$5000, will be the responsibility of the Community Organisation.

Further insurance recommendations

Where applicable, Community Organisations are encouraged to budget for and/or seek

- Contents Insurance to cover items owned by the Community Organisation
- Voluntary Worker's Insurance to protect your organisation's voluntary workers by allowing for the payment of financial compensation for personal injury sustained when undertaking an activity on behalf of your organization in an official capacity.

Any damage/s, regardless of the cause, should be reported to commdev@noosa.qld.gov.au immediately for rectification.