

# **ACOFS Fact Sheet**

## **Australian Council of Film Societies**

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NUMBER 05

### **Public Liability Insurance**

It is not essential that film societies carry Public Liability insurance although it is recommended by ACOFS and most State Federations.

Many venue operators insist that all hirers have public liability insurance of at least \$10 million or even as much as \$20 million. While the venue operator may have their own public liability insurance it will generally only cover aspects of the venue for which they are responsible such as safety of the public in their building, use of their furniture, fittings etc. A hirer is still responsible for the safety of the public with respect to their component of the evening which includes equipment, cables, food and drink, crowd control etc.

Your State Federation may have a recommended provider of public liability insurance or even have an umbrella policy in place. If seeking advice or a recommended insurance company your first approach should be to your own State Federation.

If your State Federation does not have a recommendation the Victorian Federation (FVFS) has offered their assistance to member film societies in all States. The FVFS has negotiated a special deal with a recommended public liability insurance company which has agreed to make the same deal available to film societies in all states. To take advantage of this offer, the film society must be an accredited member of an ACOFS linked State Federation.

The policy is payable by 1<sup>st</sup> July each year and continues until 1st July the following year, when all policies are up for renewal. A pro-rata price applies to policies taken out part way through a financial year.

The policy does not depend on the number of members but rather on the gross annual income from all sources. The three price ranges are based on incomes of up to \$15,000, \$15,000 - \$200,000 and above \$200,000.

\$10 million cover is standard but \$20 million cover is an option.  
A \$10 million professional indemnity cover is included with each option.  
There is nil excess on all claims.

As a guide, the 2014-2015 introductory rates are approximately as follows:

<b>Annual income</b>	<b>\$10 million cover</b>	<b>\$20 million cover</b>
<b>Up to \$15,000</b>	\$270 per annum	\$360 per annum
<b>\$15,000 - \$200,000</b>	\$360 per annum	\$434 per annum
<b>\$200,000 and above</b>	Seek quote	Seek quote

Film festivals can be included in the policy if required but must be specified and the additional income included in the total gross income.

To request public liability insurance details from the FVFS please send an email to [treasurer@fvfs.org.au](mailto:treasurer@fvfs.org.au) with the following details.

- The registered name of your organisation (and festival if relevant).
- The name, email, postal address and phone number of your contact.
- The number of members (or average attendance at a festival).
- The cover required (\$10 million or \$20 million).
- When you want the cover to commence.
- Any special events or festivals conducted by your organisation which you want covered.
- The annual gross income of your organisation including any special events.
- Any other details which may be relevant.

After the FVFS contacts the insurer on your behalf requesting the special introductory rate, the company will send you a detailed proposal, quotation and formal application form. All further dealings on the policy will be directly between you and the insurance company.

For any enquiries contact your State Federation or [treasurer@fvfs.org.au](mailto:treasurer@fvfs.org.au)

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