

# PUBLIC LIABILITY INSURANCE

## WHAT IS PUBLIC LIABILITY INSURANCE?

Public liability insurance provides cover (up to \$100,000,000) in the event that a negligent act or omission by a person leads to the personal injury or property damage of a third party.

If someone sues your club and alleges that you are responsible for their injury, public liability insurance is the policy most likely to respond.



## WHAT ACTIVITIES ARE COVERED?

The policy covers general liability risks that are incidental to or associated with the thoroughbred and greyhound codes of racing or the operation of licensed race clubs. For example, the policy covers the following types of activities:

- ✓ racing and track activities involving licenced trainers, jockeys, riders and horses;
- ✓ subject to receiving prior written approval from Racing Queensland, use of the track by other equine entities;
- ✓ restaurant and bar activities (coverage for the club only, not contractors);
- ✓ race meetings and race day programming such as concerts and entertainment;
- ✓ facility hire for functions;
- ✓ venue hire for conferences or exhibitions;
- ✓ use of the club's facilities for market stalls; and
- ✓ property owner/occupier liability (e.g. stables and administration offices).

## WHERE CAN I GET FURTHER INFORMATION?

JLT is the insurance broker for Racing Queensland. Please contact Brent Jaenke, Divisional Manager for further information:

E: [brent.jaenke@jlt.com.au](mailto:brent.jaenke@jlt.com.au)  
T: (07) 3246 7532  
M: 0417 246 273

## WHO IS COVERED UNDER RACING QUEENSLAND'S POLICY?

The public liability insurance arranged by Racing Queensland on behalf of Racing Queensland and licensed thoroughbred and greyhound race clubs protects the interests of clubs, and those individuals acting on behalf of clubs. The policy covers the personal liability of club volunteers, employees or officers who were acting on behalf of the club at the time of an incident.

## CAN WE LET OTHER ORGANISATIONS USE OUR TRACK?

Yes, but certain procedures must be followed if your club wishes to allow other organisations to use the club's facilities.

You must notify Racing Queensland of the proposed use of the club's facilities and comply with any requirements imposed by Racing Queensland.

The public liability insurance policy arranged by Racing Queensland may not respond if the following requirements are not complied with:

- ✗ the hirer of the club's track facilities must provide evidence of its public liability insurance. The policy must:
  - have a limit of indemnity of not less than \$20,000,000 per occurrence;
  - include a notation that confirms cover for claims arising from participation in equine activities; and
  - include a principal's indemnity or interested party notation noting both your club and the "Racing Queensland Board (trading as Racing Queensland)";

- ✗ the hirer of the club's track facilities must provide to the club and Racing Queensland a certificate of currency for its public liability insurance; and
- ✗ any equine activities proposed to be held by the hirer of the club's facilities must not proceed if the club's track is not fit for thoroughbred race meetings. Where equine activities are proposed to be undertaken on the club's track after a thoroughbred race meeting, stewards and/or club officials must be satisfied that the integrity of the club's track surface is appropriate for thoroughbred racing prior to any other equine activities taking place on the track. For example, if a Steward cancels a thoroughbred race meeting due to the condition of the club's track surface, any equine activities scheduled to take place on the track after the race meeting must also be cancelled.

## ARE ANY NON-RACING ACTIVITIES EXCLUDED?

The policy does not cover activities that:

- ✗ are not incidental to or associated with the core business of the club; and
- ✗ present a high level of risk to the public or participants.

If you have any questions regarding whether or not your club is covered for a certain event or activity, please contact the team at JLT to discuss the proposed event or activity to ensure that the club can make an informed decision whether or not to proceed with the event or activity.