



## Public Liability Insurance for STGs

### What is Public Liability Insurance?

Public Liability Insurance (PLI) is designed to provide protection in the event a contractor, supplier or member of the public is injured or sustains property damage because of the insurance holder's activities – in this case a Student Theatre Group (STG).

An affiliated STG is responsible for providing a safe environment for its members, guests, audience, and the greater community. This includes any third-party property. The financial consequences of claims of negligence can be substantial so it's best to plan ahead to ensure that Public Liability cover is in place.

Is your group intending to produce bags or t-shirts to promote your show? Products Liability Insurance protects you against claims by third parties relating to property damage or personal injury caused by your products. Product risks are not automatically covered, however. If you intend to sell merchandise your group will need to provide a detailed list of products you intend to sell to be considered by UMSU's insurance provider.

A Public Liability claim could result from:

- A hazardous environment where a third party was injured (e.g., improperly secured cabling)
- Damage to a third party's personal property (e.g., damaging hired sound equipment)
- A faulty or defective product (e.g., an injury caused by a product you sold)

### How do we get cover?

UMSU's Public Liability Insurance covers affiliated STGs for activities carried out on campus.

This cover is provided once groups affiliate and complete an Affiliation Risk Assessment each year. This Affiliation Risk Assessment covers all your **regular group activities** as a Student Theatre Group – such as rehearsals, events, promotions, etc. – and will help you to think about any hazards or liabilities associated with these activities so you consider and mitigate risks. UHT will provide affiliating STGs a template and guidelines for completion of the Affiliation Risk Assessment.

Once your Risk Assessment and other affiliation processes have been reviewed and approved by UHT and the Insurer, you will then be covered under PLI for the **regular group activities** that sit within your Risk Assessment. It is important to note that you will not be covered for activities outside of those included in your approved Risk Assessment, so consider this when completing the assessment.

### What if we need a copy of UMSU's PLI certificate?

If you are hiring a venue off campus for rehearsals or performances, the venue or organiser may ask you to provide a copy of your PLI Certificate of Currency. This is a certificate which states the type of insurance you have, what you're covered for, and for what period of time.

A PLI Certificate of Currency can be issued upon request to UHT. This certificate will be developed on a case-by-case basis with specific dates to cover the particular off-campus activity. This helps UHT to make sure the cover provided is right for your purposes, and to answer any questions the insurer might have about your specific activities.

UHT will need some details to be provided and must work with the insurer to have the certificate issued, so please allow enough time for your request to be processed (at least 2 weeks). In turn, UHT will ask you for a copy of your venue's PLI Certificate for their records, so make sure you can get this.

### Questions?

Reach out to UHT for assistance and advice – [uht@union.unimelb.edu.au](mailto:uht@union.unimelb.edu.au)