

Crime Insurance

Crime insurance protects our council from financial losses resulting from criminal acts like theft, fraud, and employee dishonesty. This coverage is essential for safeguarding our financial assets and ensuring the integrity of our operations.

What does crime insurance cover?

- » **Theft, criminal, dishonest, or fraudulent acts:** protection against various criminal activities that could affect our finances.
- » **Contractual penalties:** protects against penalties arising from contractual obligations.
- » **Investigation costs:** covers expenses related to investigating a loss.
- » **Legal costs:** covers legal fees that result directly from a covered loss.
- » **Telephone system fraud:** coverage for losses arising from fraudulent activities through our telephone systems.

What types of claims might arise under this insurance?

- » **Theft of funds:** claims from the theft of cash from council premises.
- » **Forgery claims:** claims related to forged signatures on financial documents.

While this insurance offers critical protection, it's vital for all of us to be vigilant. All instances of suspected fraud must be reported; refer to [QLDC's Fraud Policy](#) and [Protected Disclosures – Whistleblower Policy](#).

Good practice for QLDC to follow:

- » **Implement strong internal controls:** ensure financial oversight and accountability at every level. Our financial second line assurance activities mitigate our risk from crime.
- » **Conduct regular audits:** review financial transactions regularly to catch any discrepancies early. Our third line assurance programme includes audits of financial transactions based on risk.
- » **Educate staff:** our induction and ongoing training programmes support awareness.

Crime insurance is essential for protecting the council's financial assets against losses due to criminal activities like fraud, embezzlement, or misappropriation. This coverage ensures that we can recover from financial setbacks caused by such incidents, maintaining operational integrity and public trust. By investing in crime insurance, the council reinforces a culture of transparency and accountability.



Drone Liability

Drone liability insurance protects our council against claims that may arise from using our drone for operational purposes.

Legal liability to third parties

This coverage protects us from compensatory damages for bodily injury or property damage to third parties resulting from our drone operations, including issues like invasion of privacy and noise liability.

This excludes damage to property in your care, illegal operations, contractual liabilities, pollution claims, and war/terrorism.

What types of claims might arise under this insurance?

- » **Accidental injury claims:** injuries to individuals due to the drone's operation, such as a crash or malfunction.
- » **Property damage claims:** damage to buildings, vehicles, or other property caused by the drone.
- » **Negligence claims:** claims alleging the council failed to operate the drone safely or in compliance with regulations.
- » **Privacy claims:** claims related to potential privacy violations, such as unauthorised surveillance or photography.

While this insurance provides protection, we can minimise risks through responsible drone operation.

Good practice for QLDC to follow:

- » QLDC drone operators are properly trained and certified to fly hired drones.
- » QLDC conducts pre-flight checks through both the drone's software and a manual survey.
- » QLDC limits drone flights to low risk areas and outsources flights requiring part 102 certification.

Drone liability insurance coverage ensures our council is protected while using drones.

For more information, check out our [📌 drone guidance](#).

Let's take to the skies with confidence!



Employers' Liability

Employers' liability insurance covers claims, proceedings or investigations brought by employees in response to a personal injury that is not covered by ACC.

This insurance is vital not only for safeguarding our employees but also for ensuring the financial stability of our council.

What does employers' liability insurance cover?

- » **Work-related illnesses:** protects against claims made by employees who develop illnesses due to workplace conditions.
- » **Legal costs:** covers the legal fees associated with defending against claims—even if the council isn't found liable.

What types of claims might arise under this insurance?

- » Disease or infection caused by air conditioning systems or passive smoking.
- » Bystander claims caused by witnessing a traumatic injury or fatality.
- » Disease arising from circumstances where the employer has failed to provide a safe workplace.
- » Psychological claims related to work-related stress or mental health challenges stemming from the workplace.

It is crucial for all of us to take proactive measures to minimise risks.

Good practice for QLDC to follow:

- » QLDC is committed to providing a safe and healthy working environment for the prevention of work-related injury and ill health, which is appropriate to the specific nature of the safety risks to which workers and others could be exposed.
- » Resources, duties, and responsibilities are allocated to maintain and continually improve health and safety in the QLDC workplace.
- » Document and report incidents or near misses immediately. QLDC uses the 'MySafety' reporting system to document and report incidents.

Employers' liability insurance is essential for protecting the council against claims made by employees for work-related injuries or illnesses.

By investing in this insurance, the council demonstrates its commitment to employee welfare and fosters a safer working environment.



General and Public Liability Insurance

General and public liability insurance is our protection against claims made by third parties for damage resulting from our activities, whether on our premises or during our operations. This coverage is vital for managing risks and ensuring our council's financial stability.

What does this insurance cover?

- » **Property damage:** protects us against claims for damage to third-party property caused by our actions or negligence.
- » **Legal costs:** covers the legal expenses incurred in defending against liability claims—even if the council isn't found liable.

What types of claims might arise under this insurance?

- » **Damage to property:** claims arising from damage caused to a third party's property during council activities or events.
- » **Event-related claims:** claims from public events organised by the council where injuries or damages occur.

While this insurance offers essential protection, it's crucial for all of us to take proactive measures to prevent claims.

Good practice for QLDC to follow:

- » QLDC maintains a hazard register as required by the Health and Safety at Work Act 2015. The register is reviewed annually or when major operational changes occur. Significant hazards that can't be eliminated are added as soon as identified.
- » Resources, duties, and responsibilities are allocated to maintain and continually improve health and safety in the QLDC workplace.
- » Document and report incidents or near misses immediately. QLDC uses the 'MySafety' reporting system to document and report incidents.
- » Be aware of your surroundings. Before starting work, take 5 and identify any hazards.

General and public liability insurance is vital for protecting the council against claims from third parties for injury or property damage during our operations or on our premises. This coverage shields us from significant financial losses, allowing us to serve the community without undue financial burden. By investing in this insurance, the council reinforces its commitment to public safety and responsible governance.



Hall Hire Liability Insurance

Hall hire liability insurance protects our council against claims that arise from events held in our facilities. Ensuring the safety of our premises and the well-being of our guests is crucial, and this insurance is a key part of that commitment.

What does hall hire liability insurance cover?

- » **Property damage:** protects against claims for damage to the hall or third-party property caused by event activities.
- » **Legal costs:** covers the legal expenses incurred in defending against liability claims related to hall hire.

Importantly, this insurance extends coverage to community and sporting groups, individuals, and similar entities using our facilities. This applies to all activities associated with the hire or use of these properties, especially for those who may not have their own liability insurance to cover legal liabilities incurred during their events.

What types of claims may arise under this insurance?

- » **Property damage claims:** claims for damage caused to the hall's facilities or equipment by event attendees.
- » **Negligence claims:** claims alleging that the council failed to ensure a safe environment for event participants.

We can all help minimise risks through proper event planning and management.

Good practice for QLDC to follow:

- » QLDC staff conduct an on-site walkthrough with hall hirers to identify risks and clarify safety expectations.
- » Hirers must review and agree to the hall hire terms and conditions. They are contractually responsible for any damage caused during the hire period.
- » Document and report incidents or near misses immediately. QLDC uses the 'MySafety' reporting system to document and report incidents.

This coverage safeguards us from financial liabilities related to injuries or property damage, allowing us to promote safe usage of our venues and encouraging community engagement while minimising legal and financial risks associated with hall hire.

Let's continue to keep our events safe and enjoyable for everyone!



Infrastructure Policy

This policy protects QLDC infrastructure against financial impacts from natural disasters like floods, earthquakes, and storms.

What does infrastructure insurance cover?

- » **Physical damage:** covers repair or replacement costs for our damaged infrastructure.
- » **Resultant business interruption:** if a disaster disrupts services, this compensates for lost revenue.
- » **Contaminant clean-up:** covers the costs for removing pollutants—keeping our environment clean and safe.
- » **Debris removal:** This covers the costs of clearing out debris from damaged infrastructure.
- » **Decontamination expenses:** ensures we can clean up safely after a disaster strikes.
- » **Preservation and protection of property:** covers necessary measures to protect our assets before disaster hit.
- » **Expediting costs:** covers extra costs to speed up repairs—because we don't want to waste time.
- » **Property under construction:** covers property being built, making sure ongoing projects are protected.
- » **Emergency response costs:** covers expenses for emergency measures to prevent further damage.

But, just like any insurance, there are some exclusions:

- » Mold, mildew, and fungus.
- » Damage to electronic data.
- » Losses from war, terrorism, biological materials, and nuclear incidents.

What types of claims could arise under this insurance?

- » Earthquake damage, natural landslip, flood, tsunami, tornado, windstorm, and more!

Good practice for QLDC to follow:

- » **Regular inspections and condition assessments:** keeping our infrastructure resilient against disasters by addressing issues promptly.
- » **Maintenance and upgrades:** ensure our structures can withstand potential events by following the asset management plan and regular maintenance recommendations.
- » **Stay informed:** partake in training and knowing our emergency response plans and procedures inside out.
- » **New assets:** advise insurance@qldc.govt.nz of any new assets that have reached practical completion to ensure insurance cover is obtained.

By ensuring we have the right 40% coverage, we can leverage the 60% coverage provided by the National Emergency Management Agency for eligible infrastructure recovery costs. This central government funding reduces the burden on local ratepayers for the costs to rebuild or repair infrastructure after a disaster. It is important we are prepared ahead of an emergency event with asset management plans, accurate loss modelling reporting, and an appropriate level of insurance coverage.



Material Damage and Business Interruption Insurance

Material damage and business interruption insurance protects our council's physical assets and ensures our operations can continue smoothly, even in the face of unexpected challenges.

Material damage insurance covers the physical loss or damage to property, including buildings, equipment, and inventory. It typically protects against risks like fire, theft, vandalism, and natural disasters, ensuring that businesses can repair or replace damaged assets and continue operations.

- » **Physical asset protection:** covers repair or replacement costs for buildings, equipment, and infrastructure damaged by insured perils, like fire or vandalism.
- » **Contents coverage:** protects against loss or damage to contents within our facilities, such as furniture and supplies.
- » **Natural disaster coverage:** provides protection against damages caused by events like floods, earthquakes, and storms. This policy covers damage to residential property due to natural disasters but does not cover amounts that fall under the Natural Hazards Commission Toka Tū Ake. Specifically, coverage is excluded for the Natural Hazards Commission excess amount, and any damage for which the Natural Hazards Commission declines a claim.

Business interruption insurance covers loss of income due to disruptions in operations, but it's only applicable if the property is insured under the policy. It compensates for lost revenue and ongoing expenses during the recovery period following a covered event that damages the insured property.

- » **Loss of income:** covers lost revenue due to the inability to operate following a covered material damage incident.
- » **Fixed expenses:** provides coverage for ongoing expenses (like rent and salaries) that must be paid even when operations are disrupted.
- » **Extra expense coverage:** covers additional costs incurred to resume operations quickly, such as temporary relocation or emergency repairs.

Types of claims that may arise under material damage claims:

- » **Fire damage:** claims resulting from damage to our facilities or assets due to fire.
- » **Theft:** claims for stolen equipment or property.
- » **Water damage:** claims arising from water damage caused by leaks, floods, or storms.
- » **Replacement of keys and locks:** covers costs for replacing lost or stolen keys and rekeying locks to maintain security.

Types of claims that may arise under business interruption claims:

- » **Loss of revenue:** claims for income lost due to a temporary shutdown of operations.
- » **Ongoing expense:** claims for expenses that continue even when operations are halted, like utility bills.
- » **Payroll:** claims for wages.

In summary, material damage and business interruption insurance are essential for protecting our council's assets and ensuring continuity of operations, even during challenging times.

Let's work together to keep our council resilient and ready for anything!



Professional Indemnity Insurance

Professional indemnity insurance is our shield against claims made by third parties for professional negligence, errors, or omissions in the services we provide. This essential coverage not only protects our financial security but also safeguards our professional reputation.

What does professional indemnity insurance cover?

- » **Negligence claims:** if a client thinks we've made a mistake that caused them financial loss, this insurance covers legal costs and damages.
- » **Breach of contract:** it protects us against claims arising from not meeting professional business standards or obligations.
- » **Defamation claims:** if our work unintentionally harms someone's reputation, we're covered.
- » **Fair Trading Act 1986:** covers claims for compensation related to breaches of the Fair Trading Act.
- » **Intellectual property:** protects against unintentional infringement of copyright, trademark, or patent issues that may arise from our work.
- » **Loss of documents:** protection against claims related to mishandling client documents.

But remember! This policy does not cover death or bodily injury, fines and penalties, or fraud and dishonesty.

What types of claims could arise under this insurance?

- » **Errors or omissions:** claims from mistakes in reports, advice, or recommendations.
- » **Inaccurate information:** claims from providing incorrect data or not supplying necessary information.
- » **Professional advice:** claims related to advice that leads to financial loss for a client.
- » **Failure to deliver services:** claims from not completing work on time or not meeting expected standards.

Tips to help prevent these claims:

- » **Provide accurate information:** always strive to maintain high professional standards in everything we do.
- » **Document thoroughly:** keep comprehensive records of all communications and decisions.

By ensuring we have this coverage, we can handle legal fees and compensation costs that may arise from claims—costs that can be significant! Investing in this insurance means maintaining public trust and confidence in our ability to deliver quality services.



Statutory Liability Insurance

Statutory liability insurance acts as our safety net, protecting our council against claims that arise from breaches of statutory duties and regulations.

This coverage is essential for managing legal risks and ensuring we stay compliant with the laws governing our operations.

What does it cover?

- » **Legal costs:** it covers the legal expenses we incur while defending against statutory claims.
- » **Fines and reparation orders:** this insurance can protect us against certain fines and penalties imposed by regulatory bodies—though keep in mind that some exclusions may apply.

What doesn't it cover?

- » Damages and non-criminal penalties.
- » Continuing fines or excluded acts (like breaches of the Health and Safety at Work Act 2015.)
- » Fines or infringement fees under the resource management Act 1991.
- » Inland revenue investigations.
- » Taxes and monetary amounts paid before sentencing.

What types of claims could arise under this insurance?

- » **Health and safety violations:** claims arising from breaches of health and safety regulations, excluding fines under the Health and Safety at Work Act 2015.
- » **Resource Management Act:** legal defence, but not any fines or infringement fees.
- » **Building Act:** incorrectly consenting properties which are deemed faulty or have poor workmanship.
- » **Consumer protection violations:** claims stemming from failures to comply with consumer rights regulations.

Good practice for QLDC to follow:

- » **Stay Informed:** keep up-to-date with relevant laws and regulations applicable to our work.
- » **Attend regular compliance training:** continuous learning helps us stay sharp and ready.
- » **Report incidents immediately:** if something goes wrong, let management know right away.

Given the complex legal environment which local councils operate in, this insurance is our safeguard against fines and legal costs associated with regulatory violations. By securing this coverage, we can confidently manage compliance risks, ensuring smooth operations while safeguarding public funds.



Travel Insurance

Travel insurance protects council employees during work-related travel. It covers unexpected events that may pop up while you're on the go, ensuring you can travel with safety and peace of mind!

What does travel insurance cover?

- » **Medical expenses:** covers any medical costs you might incur due to illness or injury while travelling.
- » **Trip cancellation:** provides reimbursement for non-refundable expenses if you need to cancel your trip due to unforeseen circumstances.
- » **Lost or stolen belongings:** protects against losses from theft or damage to your personal belongings during your travels.
- » **Kidnap, ransom and hijacking:** covered as standard terms, but unlikely to happen as most flights employees take are domestic.
- » **Search and rescue expenses:** covers costs associated with search and rescue operations if needed.
- » **Emergency evacuation:** covers expenses for emergency transportation to a medical facility or back home.

What types of claims might arise under this insurance?

- » **Medical claims:** for any medical treatment you might need while travelling due to illness or injury.
- » **Cancellation claims:** for expenses when a trip must be cancelled due to illness, injury, or emergencies.
- » **Property loss claims:** related to lost or stolen luggage or personal items during your trip.
- » **Trip interruption claims:** for expenses incurred when a trip is unexpectedly interrupted.

While this insurance provides important protection, we can help minimise risks through careful planning and preparation.

Good practice for QLDC to follow:

- » **Review travel itineraries:** ensure all necessary arrangements are in place for a smooth trip.
- » **Keep important documents handy:** have all vital information at your fingertips.
- » **Know the local laws and health advisories:** being informed about your destination is key to a safe journey!

This coverage allows employees to focus on their duties without worrying about potential financial burdens from unforeseen incidents. By investing in travel insurance, the council prioritises employee safety and well-being, creating a productive and worry-free work environment.

Safe travels, everyone!



Understanding ACC and its role in insurance claims

What is ACC?

ACC (Accident Compensation Corporation) is a government-backed system that provides compensation for personal injuries resulting from accidents. It covers accidents at work, during council activities, or in public spaces, and operates on a no-fault basis—meaning no one has to prove fault to get compensation.

What does ACC cover?

ACC coverage provides support and financial compensation to individuals who sustain personal injuries. ACC covers medical costs, income replacement and rehabilitation and disability support.

Why claim through ACC instead of traditional insurance?

- » **No-fault system:** no need to prove liability, unlike traditional insurance, which requires establishing fault.
- » **Faster processing:** ACC claims are processed without fault-based investigations, allowing faster access to compensation and medical care.
- » **Cost-free for the injured party:** ACC is funded by levies from employers and the government.
- » **Comprehensive coverage:** ACC covers all types of accidents, whether they occur at work, at home, or in public spaces.

ACC limits the ability to sue for injuries it covers. If an injury is covered by ACC, the injured party generally cannot seek legal redress from the person responsible for the injury. This is because ACC is the exclusive provider of compensation for personal injury claims. This is a trade-off—individuals give up the right to pursue a lawsuit for personal injury damages in exchange for quicker access to compensation.

However, there are exceptions: intentional harm, serious negligence and criminal acts.

While ACC handles personal injury claims, traditional insurance is still relevant. Here are some examples:

- » **Vehicle insurance:** ACC covers the personal injury aspect, but vehicle insurance covers damage to the vehicle, third-party property, and legal costs if negligence is involved in the accident.
- » **General liability insurance:** if the council is found negligent (e.g., during a public event), ACC will cover the injury, but general liability insurance will handle legal expenses, negligence claims, and property damage.
- » **Hall hire insurance:** if an injury occurs at a rented venue, ACC will cover medical costs and rehabilitation. However, public liability insurance will be necessary if the council is sued for negligence, such as failure to ensure the safety of the venue.

ACC is the primary provider of personal injury compensation in New Zealand, covering medical costs, rehabilitation, and income replacement. It operates on a no-fault system, making the claims process faster and more straightforward than traditional insurance.



Vehicle Insurance

This insurance protects our council's vehicles used for business purposes. It's essential for safeguarding our assets and ensuring we stay compliant with legal requirements.

What does commercial vehicle insurance cover?

- » **Liability coverage:** this covers claims for bodily injury and property damage caused by our vehicles in an accident, with limits up to \$20 million for both property damage and bodily injury.
- » **Physical damage:** protects our vehicles from damage due to collisions, vandalism, theft, or natural disasters, based on market or agreed values.

Cover applies to all drivers driving within their license's conditions, following permission from QLDC. A higher excess may apply for drivers under 25 years.

This insurance does not cover:

- » Loss related to communicable diseases.
- » Electronic data.
- » Specific vehicle components (like engines and fuel systems).

Claims that may arise under this insurance:

- » **Accident claims:** damages or injuries resulting from accidents involving council vehicles.
- » **Theft claims:** claims for vehicles stolen while parked or in transit.
- » **Vandalism claims:** claims for damage caused by vandalism to our vehicles.
- » **Property damage claims:** claims for damage caused to third-party property by our vehicles.

We can all play a part in minimising risks through responsible vehicle operation and maintenance.

Good practice for QLDC to follow:

- » Report any issues with the vehicles immediately to fleet management.
- » Conduct pre-drive vehicle inspections and maintenance checks to keep everything in top shape.
- » Ensure all drivers are properly licensed and trained.
- » Ensure people are informed of QLDC's Safe Vehicle Policy and always follow traffic laws and practice safe driving.

Commercial vehicle insurance is vital for protecting our council's vehicles and ensuring operational integrity. By investing in this insurance, the council not only safeguards its assets but also demonstrates a commitment to safe and responsible vehicle use.

Let's drive safely and responsibly!

