

Waitomo District Council

Policy on Community Organisations Insurance Arrangements Through Council

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PURPOSE AND SCOPE | TE ARONGA ME TE KORAHĪ

1. The purpose of the Community Organisation Insurance Policy is to allow incorporated Community Organisations with property located on Council land to benefit from Council's collective insurance arrangements through competitive insurance cover for property assets.

DEFINITIONS | NGĀ WHAKAMĀRAMATANGA

Community Facility	A building, collection of buildings, other structures or property that is owned by the participating Community Organisation that is situated on a Council reserve or operational land and is available for community use.
Community Organisation	<p>An incorporated organisation that pursues sporting, recreational or community purposes and is for not-for-profit or is for charitable purposes, within the Waitomo District.</p> <p>An organisation that is for private pecuniary profit or engages in sporting, recreational or community purposes as a secondary purpose will not be eligible. Council retains discretion as to whether an organisation fits these criteria.</p>

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1. Objective

- 1.1. To support eligible Community Organisations to obtain competitive insurance cover.
- 1.2. The insurance cover is for damage to physical property assets and cover for losses due to business interruption.
- 1.3. No other insurance type is provided within this Policy. (i.e., Public Liability or Professional Indemnity cover is not provided).

2. Criteria

- 2.1. Community Organisations that fit the below criteria will be eligible to participate in the arrangement:
 - (a) The organisation must meet the definition of an eligible Community Organisation as defined in the Policy; and
 - (b) The organisation must own the Community Facility situated on Council owned land or Council reserve land; or
 - (c) If the eligible Community Organisation is not situated on Council owned land or Council reserve land, the Council has the discretion to approve the insurance arrangements based on whether it considers the organisation provides benefit to the community.
- 2.2. Community Organisations that have an existing insurance arrangement with Council as at 30 June 2021 will remain eligible to retain their existing arrangement, subject to agreeing to the payment of the annual administration charge.

3. Applications

- 3.1. Community Organisations that are not currently insured through Council's insurance arrangement must make a written application on the prescribed Form to Council by 31 March for insurance cover commencing 1 November.

- 3.2. The application will include terms and conditions relating to the arrangement which must be agreed to by the Community Organisation.
- 3.3. Incomplete or late applications will be deemed ineligible and will not be considered.

4. Insurance Terms

- 4.1. Insurance arrangements cover the period from 1 November to 31 October the following year.
- 4.2. The terms of the Material Damages and Business Interruption Policy that Council obtains each year, will pass through to the participating Community Organisation including the level of excess applicable.
- 4.3. The Community Organisation will advise the type of insurance cover required on application (i.e., All replacement, indemnity or functional replacement). The Community Organisation will be solely responsible for determining the appropriate type and level of insurance cover for the relevant Community Facility. Council does not guarantee that the type of insurance cover will be available at each renewal period.
- 4.4. Insurance cover for a part year will not be available.
- 4.5. A valuation of the Community Facility by a Registered Valuer for insurance purposes is required for acceptance into the arrangement. Any cost for the initial valuation will be charged to the Community Organisation.
- 4.6. Subsequent insurance valuations, which are usually carried out every three years, will be at Council's cost.
- 4.7. Any claim(s) by a participating Community Organisation will be facilitated through Council.
- 4.8. Council will impose a charge on a participating organisation to cover its administration cost through Council's Fees and Charges regime.