

What I Need to Know

- Public liability coverage is extended to all *bona fide* brigade operational and training activities. In regards to fundraising, the insurer requires advance notice of the intended activity as a condition of coverage. However, as most of these activities are low risk and happen infrequently, the insurer has agreed that only the following need to be notified:
 - Activities where the brigade may have to pay a premium to have public liability extended on a regular basis.
 - Events that involve unregistered, non-brigade vehicles or other “mechanicals”, eg. car rallies, lawn mower derbies, raft races, tractor pulls, etc. Merry-go-rounds and other amusement rides, operated by third parties, are not required to have notification made as the laws governing their operation provide adequate safeguard; and
 - Events that involve animals, eg. gymkhanas, trail rides, rodeos. Please note that pony rides (where a handler leads around the pony with a child on its back) are not required to have notification made.
- Those responsible for organising fund raising enterprises should never assume that the provision of insurance coverage would be granted in every case. The QFRS’s insurance providers reserve the right to decline insurance coverage for any activity that involves an unacceptable level of risk.

How I do it

- Contact your Area Office should you require further information regarding Public Liability Insurance Coverage for brigade activities.

Reference Materials

- Rural Fire Brigade Manual – Business Rule: D7.26 Social Clubs
- Area Reference Manual – Business Rule: D4.2.4 Manage Legal Matters