

Community Grant Program – Building Insurance Cover

As of 1 July 2016, Council will insure buildings and facilities on Council owned or controlled land where the facilities are occupied by eligible* not-for-profit incorporated community organisations (*see Councils Community Grants Policy for eligibility criteria).

The building insurance is provided under Council’s Industrial Special Risks Policy (the Policy). The cost of providing this cover will be funded through the Community Grants Program as part of Council’s support to not for profit community organisations.

What facilities are covered?

Buildings and facilities including club houses, sheds and sports field lighting on Council owned or controlled land that have been identified and listed on Council’s register [Building Insurance Register](#).

What the insurance covers

Subject to policy conditions, the insurance will cover Material Loss or Damage to buildings nominated to the insurers by Council. Where the damage to property can be repaired, the insurance covers the cost of restoring the property to its former state. This includes the cost of any dismantling and re-erection that may be required. Deductions will not be made for depreciation in respect of parts replaced, but the salvage value of such parts shall be taken into account.

The community organisation who occupies the facility is responsible for any excess payable in the event of a claim. The relevant excesses are outlined below:

Type of event	Relevant excess
Named Cyclone	\$50,000
Earthquake, Subterranean Fire or Volcanic Eruption	\$20,000 or 1% of total declared values at the situation where the damage occurs, whichever is the lesser.
Flood	\$5,000
All other losses (e.g. lightning strikes, break in damage etc).	\$5,000

Any changes or additions to buildings and facilities by an organisation must be notified to Council so that the insurer can be notified of any change to the nominated value for the relevant asset.

All claims for damage made under the Policy must be over the relevant excess for the event. For example, property damage from a lightning strike or break in event must exceed \$5,000. Any event resulting in damage below this monetary amount will be the community organisation’s responsibility.

Exclusions

Damage resulting from the following events is excluded under the Policy:

- Biological or chemical materials;
- Asbestos except where damaged by fire, explosion, lightning, windstorm, hail, direct impact of vehicle, aircraft or vessel, riot or civil commotion, vandalism or malicious mischief, or accidental discharge or fire protective equipment;
- Micro-organism;
- War;
- Radiation;
- Moths, termites or other insects, vermin, rust, mildew, mould, contamination or pollution;
- Wear and tear;
- Normal settling, seepage, shrinkage or expansion of buildings or foundations, walls, pavements, roads and other structural improvements;
- Design defects;
- Fraudulent or dishonest acts;
- Faulty materials and faulty workmanship; and
- Water from or action by the sea, tidal wave or high water.

In addition to the above, all coverage and claims will be subject to the specific terms and exclusions provided within the Policy.

The Policy does not cover contents and organisations are advised to seek a separate contents insurance policy from their own insurer.

How to make a claim

In the event that a community organisation wishes to make a claim under the Policy or enquire about the Policy, please contact Council's Community Development Coordinator on mail@noosa.qld.gov.au.