

## OSCAR President

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**From:** Kate Coulter <Kate.Coulter@sunshinecoast.qld.gov.au>  
**Sent:** Thursday, 25 January 2018 12:16  
**To:** OSCAR President  
**Cc:** Peta Titcomb  
**Subject:** RE: Venue Hire - PL insurance

Hi Greg,

In response to your questions raised, we have been provided the following information by Governance:

1. **We would like to clarify why an organisation that is non-commercial and not-for-profit cannot hire at your venue**

Public liability insurance protects council and your association if a person suffers an injury or damage to their property.  
Council's public liability insurer only provides limited coverage for casual hirers and the policy does not extend to incorporated associations.

To minimise exposure to risk for both council and hirers of our venues, council requires coverage from any organisation that is not covered under our Public Liability policy. This also includes bookings where low risk activities will be taking place.

If you are considering insurance coverage, the following organisation may be able to provide affordable insurance – [www.localcommunityinsurance.com.au](http://www.localcommunityinsurance.com.au)

2. **if there is any flexibility in the application of your booking conditions in future?**

No – the rules of coverage for Public Liability are set by our insurer and we are unable to have this changed.

I'm sorry to be the bearer of bad news but as explained above, under our current operating guidelines, the fact that your Incorporated organisation does not have Public Liability Insurance will prevent the hire of Council's facilities.

If you have any further questions, please don't hesitate to contact our office on 5413 1400.

Kind regards,

Kate

**Kate Coulter** | Venue Officer  
Lake Kawana Community Centre & Community Halls  
Sport and Community Venues Branch  
Economic and Community Development Group | Sunshine Coast Council  
Phone: (07) 5413 1403  
Email: [kate.coulter@sunshinecoast.qld.gov.au](mailto:kate.coulter@sunshinecoast.qld.gov.au)  
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**From:** OSCAR President [<mailto:president@oscar.org.au>]  
**Sent:** Tuesday, 23 January 2018 15:11  
**To:** Kate Coulter <[Kate.Coulter@sunshinecoast.qld.gov.au](mailto:Kate.Coulter@sunshinecoast.qld.gov.au)>  
**Subject:** RE: Venue Hire - PL insurance

Hi Kate

Thank you for your prompt reply.

I hope we can arrive at a mutually beneficial arrangement but either way I appreciate you pursuing this for us.

Thursday will be fine – this is not urgent obviously but it would be good to get some clarification.

Best wishes ... Greg

Greg Smith  
President, OSCAR  
(Organisation Sunshine Coast Association of Residents)

T: 0417 577 881  
E: [president@oscar.org.au](mailto:president@oscar.org.au)  
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**From:** Kate Coulter [<mailto:Kate.Coulter@sunshinecoast.qld.gov.au>]  
**Sent:** Tuesday, 23 January 2018 14:20  
**To:** OSCAR President <[president@oscar.org.au](mailto:president@oscar.org.au)>  
**Cc:** OSCAR VP <[vicepresident@oscar.org.au](mailto:vicepresident@oscar.org.au)>; OSCAR Treasurer <[treasurer@oscar.org.au](mailto:treasurer@oscar.org.au)>; Peta Titcomb <[Peta.Titcomb@sunshinecoast.qld.gov.au](mailto:Peta.Titcomb@sunshinecoast.qld.gov.au)>  
**Subject:** RE: Venue Hire - PL insurance

Hi Greg,

Thank you for your email detailing the information about your organisation. I am sorry we were unable to fulfil Tony's booking request at the time of his enquiry. I have requested further clarification from Council's Governance area and am awaiting a response from them.

If there is opportunity to accommodate you in future we will certainly try and make that happen! I will share the response from Governance when they get back to me. Please be advised I will be away from the office tomorrow so hopefully will be able to get back in touch on Thursday.

Thanks & kind regards,

Kate

**Kate Coulter** | Venue Officer  
Lake Kawana Community Centre & Community Halls  
Sport and Community Venues Branch  
Economic and Community Development Group | Sunshine Coast Council  
Phone: (07) 5413 1403  
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**From:** OSCAR President [<mailto:president@oscar.org.au>]  
**Sent:** Monday, 22 January 2018 18:54  
**To:** Kate Coulter <[Kate.Coulter@sunshinecoast.qld.gov.au](mailto:Kate.Coulter@sunshinecoast.qld.gov.au)>  
**Cc:** OSCAR VP <[vicepresident@oscar.org.au](mailto:vicepresident@oscar.org.au)>; OSCAR Treasurer <[treasurer@oscar.org.au](mailto:treasurer@oscar.org.au)>  
**Subject:** RE: Venue Hire - PL insurance

Dear Kate

I am following up this correspondence that you sent to Tony Gibson (Acting President, OSCAR at the time) late last year when OSCAR had enquired about hiring your facility for a state election Candidate Forum.

As we do not have Public Liability we were unable to hire the venue which was regrettable as it would have been an ideal location for a coast-wide forum.

I was overseas at the time but wanted to take the opportunity to follow this up and Peta Pitcomb suggested I contact you in the first instance.

We would like to clarify why an organisation that is non-commercial and not-for-profit cannot hire at your venue (and others under the control of the SCRC no doubt) just because it is incorporated.

I am not sure if you are aware but incorporated bodies are not legally required to have Public Liability insurance, provided its members are aware of that fact, unless your incorporated association owns or leases land, or holds land in trust which we do not (see [QLD Government website](#)). While our lack of Public Liability limits the community facilities we can use, we cannot justify the significant expense of such insurance given our limited financial resources. This would also be true of many of our member organisations.

I would suggest that the type of event we are likely to require a booking for (a meeting, no physical activity, no fee charged) would have a very low risk associated with it and no more than an identical organisation that was seeking a booking but which was not incorporated.

Therefore, I am wondering if there is any flexibility in the application of your booking conditions in future? If this is not in your hands, can you tell me who in the Council we could contact to pursue this matter further? The present policy denies organisations like ours being able to use ratepayer funded facilities and denies you room hire income.

Yours sincerely ... Greg Smith

President, OSCAR  
(Organisation Sunshine Coast Association of Residents)

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Note: Email is our preferred form of communication.

Hi Tony,

I understand you spoke to Peta on the phone yesterday but wasn't sure if this email was before or after? Sorry if it's a double up of information but in regards to your query, Council's Casual Hirer Coverage is restricted to hirers who can be described as non-commercial, not incorporated, not for profit and irregular users of Council facilities. No cover is provided for incorporated bodies, therefore OSCAR Inc would not be eligible for coverage under this policy.

I'm sorry we weren't able to accommodate you this time and wish you all the best in finding a suitable location for the forum.

If we can be of any assistance in the future, please don't hesitate to contact us.

Kind regards,

Kate

**Kate Coulter | Venue Officer**

Lake Kawana Community Centre & Community Halls

Sport and Community Venues Branch  
Community Services Department | Sunshine Coast Council

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