



1.15 Insurance Cover Policy

HLLC aims to ensure that responsible persons are cognizant of possible risk to personnel and property, and that they will

- arrange insurance cover commensurate with possible risk; and
- be aware of market values of property so that adequate cover is maintained at a reasonable level.
- Insurance cover will be held with publicly responsible companies, and will be reviewed regularly to ensure that cover is as adequate as is considered reasonable.
- Operational Plans will encompass the regular review of insurance.
- **Public liability**
The Public Officer will liaise with the C.E.O. to ensure that HLLC is fully covered by State Government of Victoria Funded Community Service Public Liability insurance.
- **Contents**
The Public Officer will liaise with the C.E.O. to ensure that HLLC is covered for insurance of contents as identified in the last asset audit.
The contents cover should be updated following each annual asset audit.
Prior to renewal of insurance, quotations should be obtained for comparison.
- **Property cover**
The Public Officer will liaise with the C.E.O. to ensure that HLLC is fully covered for Building Insurance. (Including flood, fire and storm)

Procedure

1. The insurance policy will be reviewed annually prior to renewal.
2. A copy of the insurance policy will be held by the C.E.O..