

CROWN LAND

Public Liability Insurance Requirements

Why do I need Public Liability Insurance (PLI)?

As a holder of a Crown land licence or lease you have a 'duty of care' to maintain (in good condition) the property, structure, road or other Crown land, that you hold an Agreement over. This duty of care comes under common law (law of torts) based on civil wrongs including negligence and damages.

In managing a property, structure, access, or other things on Crown land, you are obliged to take ownership of the risks associated with that Agreement.

Where there are multiple users of a piece of Crown land, you should note that all users have a 'duty of care' to maintain the land (and any structures) in a safe condition.

If you are unsure about your own responsibilities under your Agreement, we recommend you seek independent legal advice.

What is Public Liability Insurance?

Public liability insurance covers personal injury and property damage to third parties caused by the (alleged) negligence of the Agreement holder.

How much PL cover do I need?

The standard recommended cover is

- \$20 million for commercial use
- \$5 million for domestic use

There may be exceptional circumstances where a different level of insurance to the standard is appropriate.

Agreement to a different level of PL insurance is not automatic.

Contact Details

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