

# **Insurance, Good Practice and Legal Considerations**

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#### 1. Insurance

All event organisers must ensure they have current public liability insurance for their event, even if the event is being held on Council land.

A certificate of currency in the event or the organising parties' name that will cover the event will need to be provided to Council with a minimum indemnity of \$20 million.

Depending on the nature of the event and the level of risk, you may need to have Federation Council noted on your certificate of currency as an "Interested Party."

Organisers will also need to provide copies of insurance policies taken out by any other organisation or company that is participating in the event. This will include, for example, operators of amusement devices, foods stalls or entertainment.

You will need to consider coverage for all your volunteers as well, so discuss this with your insurance company and make sure they are aware that volunteers are involved.

It is important that you inform your insurance company of all the aspects of your event, to ensure you have the appropriate coverage. Ask questions about things you are not clear about, and read the fine print of your policy.

Remember that as an Event Organiser, you have a duty of care to all those attending your event. Having public liability insurance does not eliminate the responsibility you have to ensure your attendees are safe.

Council also has a duty of care if the event is being held on Council land or in a Council facility. Council must submit documentation to its insurer for each event, which is why you are required to complete the application form and its relevant attachments. Council is unable to approve any event that does not meet the requirements of Council's insurer.



#### 2. Inclusive and Accessible Events

You need to ensure that your event is as inclusive as possible by ensuring it is as accessible to people of all abilities.

In addition to wheelchair access, you should include:

- Special parking areas for people with disabilities.
- For outdoor events, consider hiring temporary flooring products to create a flat and visually well-defined path of travel over grassy, bumpy or muddy areas.
- For larger events, have you produced a map containing access information (location of parking, toilets, accessible entrances)? You can distribute it in advance to people who RSVP or request access information
- Accessible facilities such as toilets and food and drink counters.
- Special viewing areas for people with disabilities.
- Avoiding strobe lighting or flashing lights.
- Regular resting spots along entrance and exit paths.
- Information in large print and/or braille for people with a sight impairment.
- Drinking water and shade for guide dogs.
- Ensuring guests are not put into stressful situations (for example, overcrowding, loud noises, and stressful activities) and that guests have access to a separate, quiet area when needed.
- Written material available in plain English/Easy English alternatives
- Ticket pricing that includes admission for people with disabilities and their carers.

By addressing these issues, you are meeting your legal obligations to eliminate discrimination. Additionally, you will also be able to market your event to a wider number of people.

If your event is ticketed you should consider accepting carers who have a Companion Card. The Companion Card allows a person's carer free entry into participating venues and events, promoting the rights of people with disability to fair ticketing and making community access more affordable.

Now that your event is accessible, don't forget to include the international symbol of access which is widely recognised next to the contact details, as pictured below:



For more details about accessibility related to special events:

- 1. Department of Ageing, Disability and Home Care
- 2. Disability Council of New South Wales
- 3. Physical Disability Council of New South Wales



### 3. Inclusive and Age Friendly Events

People in your community, regardless of their age, gender, cultural background and abilities, want to be able to participate in a range of activities and events.

By making your event inclusive, you are creating the opportunity for more people to attend, increasing rates of participation and the success of your event.

Some simple ways to make your events more inclusive and age friendly include:

- When developing flyers/brochures aim to use a minimum size 12 font, or even larger if targeting elderly people.
- When promoting your event consider the best channels to attract older people.
- If limited public transport is available, promote the use of car sharing or provide community transport to and from your event.
- If your event is ticketed or you are selling food and beverage or merchandise you could consider giving a discount to people with a Seniors Card.
- Make sure that the ground conditions in public areas and access pathways are suitable for people
  with disabilities, older people who may use a frame or walking stick and families with strollers
  and prams.
- Ensure the site has regular resting spots along entrance and exit paths.
- Make sure pathways clear of trip hazards, electrical cords or other objects that protrude into pathways that may not be easily seen by some.
- Ensure there is adequate circulation space for people using walking frames, wheelchairs, scooters and other mobility devices to move around the venue.
- Include seating for people who may not be able to stand for the duration of the event. Include some seats with armrests as they can be easier for older people get up from.
- Provide facilities wherever possible to enable people of older people to gain access, see and take part in the attractions and activities.
- Choose a venue that is free from steps. If not, consider an alternative entry or organise a portable ramp.
- If there are steps, choose a venue that has handrails to assist those using the steps.
- Make clear signage in large print for people with a sight impairment.
- It is important to be welcoming and hospitable to older people and not be patronising.



### 4. Legal Issues

In the planning of any event, it is important to consider the legal issues that you might encounter. Below is a list of issues that may, or may not, apply to your event.

If you are unclear on any of these points, or have other legal issues you feel may be relevant to your event, it may be worthwhile to seek professional legal advice.

- Copyright laws; be aware of copyright laws when preparing promotional material. Copyright laws can also apply when songs are performed that are not the original work of the performer. Investigate your obligations in this area i.e. you may need to pay a performers rights fee.
- Waivers are a way of informing participants of the risks associated with partaking in the event, and indemnify the organiser against claims. A waiver signed by the participant, which then means they are participating at their own risk.
- Disclaimers; this is a statement that advises other parties of things such as risks or a change in cost without notice i.e. 'Price subject to change without notice.'
- It is important to contracts with staff, volunteers, suppliers, performers, sponsors, contractors, venues and other relevant parties
- Wages of event staff and volunteers such as ensuring that the appropriate wages, entitlements and superannuation paid to all staff, including performers.
- Taxation including the application of GST.
- Conduct of revenue raising activities.
- Need for obtaining relevant permits & licenses, such as Council planning approval, liquor licenses etc.
- Work Cover
- Necessary Insurance
- Compliance with other applicable law



### 5. Welcome to Country

It may be appropriate to have an Aborigine elder conduct a Welcome to Country at your event - in the Federation Council, this is the Bpangerang people - to open your event.

Having a representative of the local Indigenous people welcome your audience onto their land provides a respectful recognition that the venue and, more broadly, our community is built on the land of the relevant Indigenous people.

A formal 'Welcome to Country" may not always be appropriate for the size and scale of the event. In many cases an 'Acknowledgement of Country' from your MC or Host will often suffice.

Wording similar to that below can be used in MC or Host speeches when conducting an Acknowledgement of Country.

"It is my pleasure to welcome you all to (insert event name). In so doing, I acknowledge that this event is taking place on Bpanagerang Land and on behalf of all here today, pay our respects to the traditional owners of the land."

## 6. Sustainability

Events offer a wide range of public, local community and economic benefits. However staging an event can also generate negative economic, social and environmental impacts, such as material waste, energy consumption and strains on local communities.

Event organisers can reduce their eco footprint by applying basic changes in their planning, such as:

- Develop a sustainability policy in conjunction with main stakeholders and implement it
- Reduce the quantity and size of printed materials in the planning stage
- Choose a sustainable venue
- Conserve energy usage such as turning power off when not or hiring a space with natural light
- Encourage use of public transport, car-pooling and walking to events
- Use sustainable bio fossil fuels in mobile generators
- Use waterless urinals, low volume flushing toilets or waterless toilets (composters)
- Incorporate sustainable procurement criteria into all key contracts
- Hire rather than buy. If you do have to buy, buy products that can be reused or recycled
- Source local products: Support the community that supports your event
- Use electronic or paperless ticketing
- Use non-toxic, solvent and phosphate free cleaning products
- Use tap water or bulk stored water where possible