



Personal property insurance  
(Not relevant)

**Public Liability Insurance**

Bundagen's

Individuals'

Can Bundagen get a blanket public liability insurance? Even with non-compliant structures?  
Does public liability insurance cover negligence? (E.g. council approved house with broken step.)

Non-adherence to DA expectations of cluster and common facilities.  
Fines and demolition orders for non-council compliance.

**Council**

*Individual vs Communal Responsibility*

Clarity on ownership and responsibility?

**Land Protection**



Compliant structures

Non-compliant structures

What is the effect of council compliance on liability, with or without insurance?  
(Complications of retrospective council compliance.)

Bundagen help towards compliance?

**Bundagen's legal structure**

Cooperative as it stands

Cooperative Residential Title Shares (CRTS)

Extra layer of protection

For example, trust-type structure or two separate cooperatives.