

Brokers Advice

Public Liability

- No additional premium would be required, however all commercial operators must have their own insurance.
- If looking to hiring out the buildings for private functions (eg birthday parties, family functions etc) there is an additional policy to cover this.

Buidings and D&O

- The broker could not give an estimate but said it was likely some adjustment would be made, although he did not think this would be a major increase.
- It would depend on the level of activity and hence of risk. Will the café operate once a week or as a regular café open most days? Will it include all buildings or just the Mainhouse.
- Insurers may be more willing to quote if there is a commercial kitchen and hence there could be more competitive quotations. (Some insurers will not quote at present.)

Insurance rave

We ceased commercial operations in the communal area as our buildings were approved for residential rather than commercial use. Certain activities, notably the regular café, food coop, vege stall, drum camp, retreats ceased as a result. Having commercial status might allow these businesses to resume, however it is not a magic wand to say all can go on in the before.

Any commercial operator requires their own insurance and must fulfil relevant regulatory requirements. eg café crew needs to have PL insurance and follow OHS procedures eg dishwashing. Instructors should have the relevant qualifications and insurance, PL and Professional Indemnity, market stall holders – relevant licences etc.

What can we run with our present insurance and residential compliance?

Bundagen is a not for profit organization and our communal buildings can be used for our own purposes and fundraising. From our DA. 'We shall be able to conduct workshops and seminars in many fields, such as communication, health, environment, low energy systems, permaculture, music and the like.'

We cannot have commercial activity happening in the communal areas but events/workshops can happen if it is an official Bundagen activity rather than private enterprise.

That is, Bundagen manages the finances, and pays the organizer for their services. rather than the organizer running the finances and paying Bundagen for the hire of facilities

We can raise funds from these activities for Bundagen purposes and pay the instructors or workers involved.

- The kitchen cannot run as a commercial kitchen, but can be staffed by volunteers earning RFW.
- In house activities, such as yoga, dance, singing can occur. instructors have their own insurance.
- We can run parties etc.
- We can conduct workshops, events under the Bundagen umbrella

What changes with the PUB upgrade?

Before the concerns over insurance arose, we were operating as if we had PUB status for over 30 years so that gives us some idea.

- We would have a commercial kitchen making regular cafes more likely. (own insurance needed)
- We can hire out the communal buildings for private commercial activities. (own insurance needed)
- Much work and organization is involved, especially if holding longer camps or retreats.. As well as upgrade costs, there will be ongoing maintenance costs - maintaining camping facilities, water, showers , toilets, admin work, event manager etc. It could mean a lot more work for certain people, some of whom may not be the 'enthusiasts'.

The PUB upgrade is more because of commercial rather than insurance reasons.

Our insurance is adequate to cover official Bundagen activities run for Bundagen's profit.

It is not adequate to cover commercial activities in the community buildings run as private enterprise.