Public Liability Insurance

A guide for Community Events

What is public liability insurance?

Public liability insurance helps protect event organisers if their event accidentally causes injury to someone or damage to someone else's property, and the organiser is found legally liable.

Every event is different, so there isn't a one-size-fits-all answer. Whether you need public liability insurance depends on the type of event you're holding, the activities involved, and the level of risk.

This guide will help you understand what to consider when deciding if public liability insurance is right for your event.

Some venue hire agreements, contractors or funding providers may require you to hold public liability insurance. Check our booking agreement, contract or venue information before pursuing public liability insurance.

When insurance is commonly recommended

Public liability insurance is often recommended for events that:

- are open to the public
- attract larger crowds
- include temporary structures, food vendors or commercial operators
- include sporting or physical activities
- serve alcohol
- involve amusement rides or other higher-risk activities

Smaller, low-risk community gatherings may not always require insurance, but organisers should still carefully consider the potential risks.

Event Risk Checklist

Use the checklist below to get an idea of the level of risk for your event.

Things to consider	Risk level
My event is run by a local community group with simple activities (picnic, crafts, music, performances)	⚠ Low
Fewer than 500 people are expected	⚠ Low
My event is taking place during daylight hours	⚠ Low
The event is being held on Council land or in a Council venue	⚠ Low (*check venue requirements*)
Volunteers will be helping run the event	⚠ Low
My event is open to the public	⚠ Medium
More than 500 people are expected	⚠ Medium
Sporting or physical activities are part of the event	⚠ Medium
Food vendors or food preparation will be on site	⚠ Medium
Temporary structures such as marquees, stages or grandstands will be installed	⚠ Medium
A number of contractors, performers or equipment suppliers are involved	⚠ Medium
Animals are part of the event	⚠ Medium
My event is outdoors and exposed to weather/high winds	⚠ High
More than 1,000 people are expected	⚠ High

There will be inflatables, amusement rides or adventure activities	⚠ High
Alcohol will be sold or supplied	⚠ High
Roads or footpaths will be affected	⚠ High
Vehicles will be operating within the event area	⚠ High
Fireworks, pyrotechnics or special effects will be used	⚠ High

⚠ **Mostly Low – simple events**
Your event is likely to be low risk. Public liability insurance may not be necessary, although it's still important to think about how you'll manage any hazards and prepare a Health and Safely Plan.

⚠ **A mix of Low & Med – some additional planning needed**
Your event has some features that increase its level of risk. You should seek advice from an insurance broker, especially if your event involves contractors, food vendors or temporary infrastructure. Have a Health & Safety Plan prepared to support advice and decision making.

⚠ **One or more High – bigger scale events**
Your event includes higher-risk activities. Public liability insurance is strongly recommended and may be required by Council, your venue or other organisations involved.

If you're unsure, get in touch with your venue contact or our Events Team. We're happy to talk through your event and help you understand what level of planning and insurance may be appropriate.

How to get Public Liability Insurance

Many incorporated societies, sports clubs, community organisations and national bodies already have public liability insurance that covers their affiliated groups or events.

If you're part of a larger organisation, check with your committee or national office before arranging your own policy.

You can purchase public liability insurance directly through an insurance broker or insurance company.

For many small community events, public liability insurance is often more affordable than people expect. Many insurers offer policies specifically designed for community groups, clubs and not-for-profit organisations to make it accessible and fit-for-purpose.