

Open Garden Insurance Scheme

What you need to know about insurance when opening your garden to the Public

Does your home and contents policy provide insurance cover for you when you open your garden to the public for viewing? In most cases the answer is NO

Why have a special insurance to open your garden to the Public?

In an increasingly litigious society, sadly, people need to take precautions to protect themselves and also ensure the welfare of members of the public in their care.

Features of the 2014-2015 Policy

- Period of Insurance: 12 months
- Sum Insured: Public and Products Insurance \$20,000,000 (Excess \$500 property damage)
- Premium: **\$225** for the 12 month period 28/09/2014 to 28/09/2015

Intention of the Policy

- The policy is intended to cover residential gardens which are open to the public for viewing. This cover will also extend to include sales of plants, preparation and sales of morning/afternoon teas, guided walks around the property and educational seminars also at the garden.
- The policy is designed for any garden whether an admission fee is charged or not

What coverage is offered?

BROADFORM LIABILITY – Legal liability to third parties for compensation claims arising from bodily injury and/or damage to property arising from the business activities and its products.

If a person(s) suffers an injury or any property damage whilst attending your garden, they may seek compensation from you. This may be in the form of monetary compensation (whether it be for loss of income, medical expenses, etc) or replacement or repair of damage sustained to their property. Unfortunately, in today's society, the number of people seeking compensation is increasing.

To access this policy

Please feel free to call me directly for any of your insurance inquiries.

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