



## **Host Public Liability Insurance**

Procedures to be followed for all Public Liability Claims Lodged by a Host Family for AHN related activities.

**If a Host Family Member becomes aware of a possible Public Liability claim that may arise, either from a Student, eligible Asylum Seeker or unrelated Third Party, resulting from any activities they have arranged as a Host Family for AHN, they must:-**

1. Immediately notify their respective Supervisor and provide all necessary information in relation to the possible claim.
2. Supervisor is to complete the **Claim Notification** form in detail and send it to **Citycover Insurance Broker** within 24hrs of being notified, so that Citycover can make the necessary arrangements for QBE to attend.
3. Host Family is to advise the Third Party to provide a written **Letter of Demand** outlining their claim.
4. Should the Host Family receive a demand from a Third Party Insurance Company, they must immediately notify their Supervisor and send the documentation to them.
5. All claims **MUST** be related to **AHN activities only**. If one should arise as a result of on a **non AHN activity**, policy will not respond.
6. **It is very important that under NO CIRCUMSTANCE is the Host Family to acknowledge that the claim will be accepted by their Insurer.**
7. **If the Host Family decides to take action themselves, to defend the claim, they waive their rights of subrogation and cannot come back to QBE for reimbursement of any and all costs against them.**
8. **QBE reserve the right to investigate, appoint their Solicitors if necessary, accept and/or deny any claim that has been lodged.**