



**CITYCOVER** (AUST.) PTY. LTD.

A.C.N. 010 699 537

General Insurance Brokers  
AFS Licence No. 241087

## Host Public Liability Insurance

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

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

1. Immediately notify their respective **AHN Supervisor** and provide all necessary information in relation to the possible claim.
2. Advise the Third Party to provide a written **Letter of Demand** outlining their claim.
3. Should the Host Family receive a demand from a third Party Insurance Company, they must immediately notify their **AHN Supervisor** and send the documentation to them.
4. On completion of the "**Claim Notification**" and on receipt of any other correspondence, the AHN Supervisor is to send them to Citycover as a matter of urgency so that Citycover can make the necessary arrangements for QBE to attend.
5. All claims **MUST** be related to AHN activities only. If one should arise as a result of a non AHN activity, policy will not respond.
6. **It is very important that under NO CIRCUMSTTANCE 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 and lose, 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.**