

MAV INSURANCE

30th November 2018.

Ms Georgia Palmer
Senior Policy Officer
Local Government Association of Tasmania
326 Macquarie Street,
HOBART, TAS

Dear Georgia,

RE: LGAT Protocol for Inter-Council Emergency Management Resource Sharing:

We refer to the LGAT Protocol for Inter-Council Emergency Management Resource Sharing. MAV Insurance, Liability Mutual Insurance (LMI)'s role in this matter, was to have some input in the section titled: "Liability for Loss or Injury". Please refer to the appropriate page in your document.

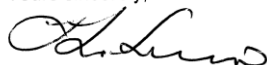
For those Councils who wish to enter into an agreement, this section provides an understanding of what each Council can offer in the way of an indemnity. Basically, LMI will agree to provide a "Principal's Indemnity" extension to the Principal/Assisting Council.

What this means, is that LMI will extend the policy of the "Receiving Council", to cover the "Assisting Council" as "Principal" in respect to claims for personal injury or property damage arising out of the negligence of the "Receiving Council". Put simply, the "Receiving Council's" policy (the Council receiving the equipment/service) is extended to cover the "Assisting Council" (the Council providing the equipment/service - the Principal), should they become embroiled in litigation where the "Receiving Council" has been negligent. The Principal's Indemnity extension does not offer cover to the "Assisting Council" if they themselves contribute towards the negligent acts etc. Their own LMI Policy will respond to their own acts of negligence.

As outlined in the Protocol, each Council will be responsible for its own potential liabilities in respect to any losses arising out of activities associated with the "Resource Sharing" under this protocol, on the assumption that common law will prevail.

Upon request, LMI will provide the appropriate Certificate to Council, if required. Any questions etc., please contact the writer.

Yours sincerely,



Frank Loschiavo
Account Executive
Jardine Lloyd Thompson
Service Provider to MAV Insurance Liability Mutual Insurance