

Tasmanian Risk Management Fund - Excesses - 2020-21

Agency	Workers Compensation Excess ¹	Personal Accident Excess	General Liability Excess ²	Medical Liability Excess	General Property Excess ³	Transit Excess	Travel Excess ⁴	Marine Hull Excess ⁵	Light Vehicle Excess ⁶	Misc Vehicle Excess
Department of Communities Tasmania	26 weeks	\$ 50	\$ 5 000	\$ 50 000	\$ 7 000	\$ 200	Various	\$ 250	\$500/\$1 000	\$ 500
Department of Communities Tasmania - Housing Tasmania	26 weeks	\$ 50	\$ 5 000		\$11 350 000 ⁷	\$ 200	Various		\$500/\$1 000	
Department of Education	1 week	\$ 50	\$ 40 000	\$ 100 000	\$ 56 000	\$ 200	Various	Various	\$500/\$1 000	\$ 500
Department of Health	26 weeks	\$ 50	\$ 40 000	\$ 50 000	\$ 14 000	\$ 200	Various		\$500/\$1 000	\$ 500
Department of Justice	26 weeks	\$ 50	\$ 40 000		\$ 56 000	\$ 200	Various		\$500/\$1 000	\$ 500
Department of Police, Fire and Emergency Management	13 weeks	\$ 50	\$ 40 000		\$28 000	\$ 200	Various	Various	\$1 000	
Department of Premier and Cabinet	26 weeks	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	
Department of Primary Industries, Parks, Water and Environment	1 week	\$ 50	\$ 10 000		\$ 14 000	\$ 200	Various	Various	\$500/\$1 000	\$ 500
Department of State Growth	13 weeks	\$ 50	\$ 40 000		\$14 000 ⁸	\$ 200	Various	\$ 250	\$500/\$1 000	\$ 500
Department of Treasury and Finance	2 weeks	\$ 50	\$ 10 000		\$ 14 000	\$ 200	Various		\$500/\$1 000	
Brand Tasmania	1 week	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	
House of Assembly	26 weeks	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	
Integrity Commission	4 weeks	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	
Legislative Council	1 week	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	
Legislature-General	4 weeks	\$ 50	\$ 5 000		\$ 14 000	\$ 200	Various		\$500/\$1 000	
Office of the Director of Public Prosecutions	1 week	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	
Office of the Governor	1 week	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	\$ 500
Office of the Ombudsman and Health Complaints Commissioner	1 week	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	
State Fire Commission	4 weeks	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various			
Tasmanian Audit Office	1 week	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	
TasTAFE	1 week	\$ 50	\$ 5 000		\$ 14 000	\$ 200	Various		\$500/\$1 000	\$ 500
Tourism Tasmania	1 week	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	


Non-Budget Agencies

Inland Fisheries Service	1 week									
Port Arthur Historic Site Management Authority	1 week									
Private Forests Tasmania	4 weeks									

Notes

- The excess for workers compensation means, subject to the agreed calculation method, the agency meets the weekly benefit payments (salaries) for the designated number of weeks. There is no excess on medical costs.
- General Liability includes public and products, professional, directors and officers.
- General Property includes property/business interruption, machinery breakdown and fraud. General property also includes electric scooters and wheelchairs but these have a \$1 000 excess (in line with the excess for motor vehicle single-vehicle accident).
- Excess levels on travel: Different excesses apply to different claim categories.
- Marine Hull excesses vary from agency to agency depending on the type and value of vessels. The Protection & Indemnity excess is \$500.
- Excess levels for motor vehicles: \$500 - multi-vehicle accidents, ambulances. \$1 000 - single-vehicle accidents. DPFEM - \$1 000 - all motor vehicle accidents.
- The Fund provides stop loss cover for property damage to housing stock in excess of a stop loss level of \$11.35 million with an excess of \$1 100 or \$20 000.
- State Growth has a \$6.25 million excess on property damage to bridges, \$5 000 excess for the TMAG collection and a \$14 000 excess for general property.

General - Excesses apply to the date when the incident is reported.

 Agency not covered for that particular risk