

Tasmanian Risk Management Fund - Excesses - 2024-25

Participant	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 for Education, Children & Young People	1 week	\$ 50	\$ 10 000	\$ 100 000	\$ 56 000	\$ 200	Various	Various	\$500/\$1 000	\$ 500
Department of Health	6 weeks	\$ 50	\$ 40 000	\$ 50 000	\$ 14 000	\$ 200	Various		\$500/\$1 000	\$ 500
Department of Justice	26 weeks	\$ 50	\$ 10 000		\$ 56 000	\$ 200	Various		\$500/\$1 000	\$ 500
Department of Natural Resources and Environment Tasmania	1 week	\$ 50	\$ 10 000		\$ 14 000	\$ 200	Various	Various	\$500/\$1 000	\$ 500
Department of Police, Fire and Emergency Management	1 week	\$ 50	\$ 40 000		\$28 000	\$ 200	Various	Various	\$1 000	
Department of Premier and Cabinet	26 weeks	\$ 50	\$ 10 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	
Department of State Growth	13 weeks	\$ 50	\$ 40 000		\$14 000 ⁷	\$ 200	Various	Various	\$500/\$1 000	\$ 500
Department of Treasury and Finance	26 weeks	\$ 50	\$ 20 000		\$ 42 000	\$ 200	Various		\$500/\$1 000	
Brand Tasmania	1 week	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various		\$500/\$1 000	
Environment Protection Authority	1 week	\$ 50	\$ 5 000		\$ 7 000	\$ 200	Various	Various	\$500/\$1 000	\$ 500
Homes Tasmania	26 weeks	\$ 50	\$ 10 000		\$42 000 (\$25 300 000) ⁸	\$ 200	Various		\$500/\$1 000	\$ 500
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	1 week	\$ 50	\$ 5 000		\$ 7 000	\$ 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		\$ 14 000	\$ 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		\$ 84 000	\$ 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 participant 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 indemnity, employment practices and 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).
- Travel is insured in the commercial insurance market. Different excesses apply to different policy benefits.
- Marine Hull (including Protection & Indemnity cover) is insured in the commercial insurance market. Excesses vary for participants depending on the type and value of vessels.
- Excess levels for light vehicles: **\$500** - multi-vehicle accidents, ambulances. **\$1 000** - single-vehicle accidents. **DPFEM \$1 000** - all motor vehicle accidents.
- State Growth has a \$7.25 million excess on property damage to bridges, \$5 000 excess for the TMAG collection and a \$14 000 excess for general property.
- The Fund provides stop loss cover for property damage to public housing stock in excess of a stop loss level of \$25.3 million. Excesses that apply to individual claims for public housing stock are set by Homes Tasmania. General Property claims (excluding public housing stock assets) are subject to \$42 000 standard excess.

Agency not covered for that particular risk