

Tasmanian Risk Management Fund - Excesses - 2025-26

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 ⁷
Department for Education, Children & Young People	1 week	\$ 50	\$ 14 000	\$ 100 000	\$ 72 000	\$ 350	Various	Various	\$800/\$1 500	\$ 1 000
Department of Health	1 week	\$ 50	\$ 56 000	\$ 50 000	\$ 18 000	\$ 350	Various		\$800/\$1 500	\$ 1 000
Department of Justice	1 week	\$ 50	\$ 56 000		\$ 72 000	\$ 350	Various		\$800/\$1 500	\$ 1 000
Department of Natural Resources and Environment Tasmania	1 week	\$ 50	\$ 14 000		\$ 18 000	\$ 350	Various	Various	\$800/\$1 500	\$ 1 000
Department of Police, Fire and Emergency Management	1 week	\$ 50	\$ 14 000		\$ 18 000	\$ 350	Various	Various	\$ 1 500	
Department of Premier and Cabinet	26 weeks	\$ 50	\$ 14 000		\$ 7 000	\$ 350	Various		\$800/\$1 500	
Department of State Growth	13 weeks	\$ 50	\$ 56 000		\$18 000 ⁸	\$ 350	Various	Various	\$800/\$1 500	\$ 1 000
Department of Treasury and Finance	1 week	\$ 50	\$ 28 000		\$ 42 000	\$ 350	Various		\$800/\$1 500	
Brand Tasmania	1 week	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various		\$800/\$1 500	
Environment Protection Authority	1 week	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various	Various	\$800/\$1 500	\$ 1 000
Homes Tasmania	26 weeks	\$ 50	\$ 14 000		\$42 000 (\$30 200 000) ⁹	\$ 350	Various		\$800/\$1 500	\$ 1 000
House of Assembly	1 week	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various		\$800/\$1 500	
Integrity Commission	4 weeks	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various		\$800/\$1 500	
Legislative Council	1 week	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various		\$800/\$1 500	
Legislature-General	1 week	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various		\$800/\$1 500	
Office of the Director of Public Prosecutions	1 week	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various		\$800/\$1 500	
Office of the Governor	1 week	\$ 50	\$ 7 000		\$ 28 000	\$ 350	Various		\$800/\$1 500	\$ 1 000
Office of the Ombudsman and Health Complaints Commissioner	1 week	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various		\$800/\$1 500	
State Fire Commission	1 week	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various			
Tasmanian Audit Office	1 week	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various		\$800/\$1 500	
TasTAFE	1 week	\$ 50	\$ 7 000		\$ 18 000	\$ 350	Various		\$800/\$1 500	\$ 1 000
Tourism Tasmania	1 week	\$ 50	\$ 7 000		\$ 7 000	\$ 350	Various		\$800/\$1 500	

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. Cover includes (unregistered) electric scooters and wheelchairs, subject to a \$1 500 excess (in line with light vehicle/single-vehicle accident). If an event activates a claim under the ISR (catastrophe) policy, the underlying ISR policy excess of \$250 000 is payable by the Participant whose asset is the subject of the claim. The ISR policy excess is payable in addition to the General Property Excess.
- 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: \$800 for multi-vehicle accidents. \$1 500 for single-vehicle accidents. DPFEM \$1 500 for all motor vehicle accidents.
- Miscellaneous vehicles include (but are not limited to) assets such as ambulances, tractors, trailers, motorcycles, ATVs, trucks, caravans, forklifts, buses, and various specialised or purpose-built equipment.
- State Growth has a \$7.25 million excess on property damage to bridges, \$5 000 excess for the TMAG collection and a \$18 000 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 \$30.2 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.

Participant not covered for that particular risk