



## Liability Claims

RiskCover covers diverse liability exposures and manages claims on behalf of the Western Australian Government and its agencies.

This *Fact Sheet* guides Western Australian Government agencies on liability cover how to manage a public liability claim.

### RiskCover's liability coverage

RiskCover provides a range of liability cover to agencies including:

- general liability cover for claims lodged against an agency for any legal liability resulting from an occurrence in connection with its activities;
- employment practices liability cover for claims made against an agency for employment related disputes;
- professional liability cover for claims made against an agency for its errors or omissions in the rendering of, or failure to render, professional advice or services by the agency; and
- medical treatment liability cover for claims made against an agency for bodily injury, mental injury or death of a patient caused by its rendering of, or failure to render, medical or health services (other than first aid).

### How to make a claim

After an incident, a member of the public should notify the relevant agency in writing as soon as possible.

Agencies can lodge a general liability or a professional liability claim by completing and returning a [General Liability Claim Form](#) or a [Professional Liability Claim Form](#), respectively. Liability claims will generally be made after an incident in which a member of the public has notified the agency of an incident that may result in a potential liability.

Please submit the claim form by email or post.

### Consideration of a liability claim

Each claim is different and must be assessed according to the circumstances. This makes it difficult to give an accurate estimate on how long it will take RiskCover to make a decision.



However, RiskCover will make every effort to assess the claim in a reasonable time frame once the claim has been lodged. Some delays may occur depending on the nature of the incident and the availability of information.

### Notification of a decision

Once RiskCover determines liability, all parties will be notified in writing.

Please see RiskCover's [Product Disclosure Statement](#) for more information on public liability cover.

Also review RiskCover's *Fact Sheets* on **Workers' Compensation**, **Property Claims**, **Motor Vehicle Claims** and **Employee Transit Claims**.

### Contact RiskCover

**Direct:** You can contact RiskCover by telephoning the direct number printed on correspondence received.

**Call reception:** (08) 9264 3333

**Email:** [riskcover@icwa.wa.gov.au](mailto:riskcover@icwa.wa.gov.au).

**Mail:** RiskCover, GPO Box K837, Perth WA 6842