



Public liability insurance cover remains available for farmers

A joint statement by the Insurance Council of Australia, the Australian Petroleum Production & Exploration Association (APPEA), National Farmers Federation (NFF), Queensland Farmers' Federation (QFF), AgForce, and Cotton Australia.

29 June 2020

The general insurance, oil and gas, and agriculture industries confirm that general insurance policies for farm risk continue to remain available, through various insurers, to farmers who host natural gas activities.

Every farmer's situation is different, so it is appropriate for individuals to discuss with their insurance agents/brokers their circumstances regarding liability insurance cover. However, public liability insurance offered to farmers is designed and priced to cover farm risk only, and therefore may not cover losses associated with third party infrastructure including infrastructure and activities associated with natural gas production.

Farmers who host natural gas activities are protected by indemnities offered by gas companies as part of land access agreements, and are further protected by extensive regulation and legislation.

It is important that all parties – gas companies, insurers, and farmers – have a common understanding of the combined effect of insurance, legislative protections, and indemnities.

The Insurance Council, APPEA, NFF, QFF, AgForce, and Cotton Australia are therefore working together with the shared objectives of ensuring there is a common understanding, and providing assurance to farmers who host gas activities that they are, and will continue to be, appropriately protected against loss. It is hoped that this position will soon be reflected in a common indemnity provision being included in all land access agreements and a common public liability position in farm insurance policies.

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