

Public Liability Insurance – Congregations and Parishes

The Lutheran Church's Public Liability Policy provides insurance for any harm or damage which may be caused by a person acting for or on behalf of the Lutheran Church in Australia.

The Policy covers all Lutheran Church services and activities within Australia, including schools, aged care facilities, churches and congregations.

It is important to ensure that a proper and correct relationship exists between any Congregation or Parish and a person employed to carry out a function on behalf of that Congregation and Parish.

Pastors providing locum services should be paid in accordance with LCA policy and procedures, lay workers should be appropriately employed and inducted and all key office holders should always ensure that they are mindful of ensuring they do not allow conduct or practices to be undertaken that would put their public liability insurance at risk.

Any decision by the Church's insurers that a particular person is not covered for Public Liability claims affects the whole of the Church not just one congregation.