

21 November 2024

Email: [REDACTED]

Dear [REDACTED]

**Local Government Official Information Request**

Thank you for your request for information from Council. All requests to the Council for information are required to be considered in accordance with the Local Government Official Information and Meetings Act 1987 (LGOIMA). More information about how the Council handles LGOIMA requests can be found in the Council's [LGOIMA Request Policy](#), which is available on the Council's website.

Your request for information was received on 6 November 2024 and related to Council's liability regarding their role as a Building Consent Authority (BCA). Our response is below:

1. Please provide the liabilities the Council has in its role as a BCA?

**Response:**

Council currently has one claim with joint liability of \$30,000 in total with a second respondent.

2. Please provide the total financial exposure the Council faces in its role as a BCA?

**Response:**

Excluding our excess, financial exposure is limited to excess on Professional Indemnity and Public Liability policies as noted below. However, should our claim be declined for some reason, there is a risk that is unknown.

3. Please provide the insurance coverage, or any other form of liability cover such as insurance bonds, if any, the Council maintains for BCA-related liabilities.

**Response:**

Rangitikei District Council Professional Indemnity and Public Liability Cover is currently \$15m for each policy. No other liability cover is held.

4. Please provide the annual cost to ratepayers to maintain BCA related liability cover.

**Response:**

Annual insurance premiums paid for 2023/24 were Professional Indemnity - \$73,000 and Public Liability - \$14,000.

5. Please provide the portion of rates allocated to cover potential BCA liabilities.

**Response:**

Currently Rangitikei District Council does not self-insure, therefore there are no rates allocation to cover potential BCA liabilities.

6. Please provide the reserves maintained specifically for BCA related claims.

**Response:**

There are no specific reserves maintained.

7. Please provide the details of any excess or similar that is required to be covered by the Council before any insurance or other liability cover is paid out.

**Response:**

Professional Indemnity and Public Liability Policy excesses are \$25,000 and \$10,000 respectively.

8. Please provide the amount the Council has spent on BCA liability related claims in the past 3 financial years, including but not limited to, legal fees, settlements, negligence costs, etc.

**Response:**

Rangitikei District Council has spent approximately \$1,500 over the period requested, in relation to the outstanding matter in Question 1.

You have the right to seek an investigation and review by the Ombudsman of this decision. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or freephone 0800 802 602.

Please note that it is our policy to proactively release our responses to official information requests, where appropriate. Our response to your request will be published shortly at <https://www.rangitikei.govt.nz/council/about/contact-us/official-information> with your personal information removed.

If you wish to discuss this decision with us, please feel free to contact Karen Cowper 06 327 0099.

Yours sincerely



Carol Gordon

**Deputy Chief Executive / Group Manager Strategy, Community & Democracy**