

From: [BDC Lgoima](#)
To: [REDACTED]
Subject: Official Information Request for BCA Liabilities to Council Ref: OIA 138/24 RESPONSE
Date: Friday, 29 November 2024 10:40:14 am

Dear [REDACTED]

We refer to your official information request dated 6 November 2024 for information related to BCA liabilities to Council.

The information you have requested is marked below in red:

The liabilities the Council has in its role as a BCA? **No current claims or associated liabilities**

The total financial exposure the Council faces in its role as a BCA? **Limited to the excess of \$25k per claim**

The insurance coverage, or any other form of liability cover such as insurance bonds, if any, the Council maintains for BCA-related liabilities. **Professional Indemnity insurance cover only with an upper limit of \$45M**

The annual cost to ratepayers to maintain BCA related liability cover. **Annual cost of the premium is \$37,020. 70% of the BCA costs are recovered from fees and charges, 30% is recovered from the general rates levied.**

The portion of rates allocated to cover potential BCA liabilities. **The proportion of general rate required to fund the above 30% share is 0.1%.**

The reserves maintained specifically for BCA related claims. **Nil**

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. **excess of \$25k per claim**

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. **Nil**

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 or freephone 0800 802 602.

If you wish to discuss this decision with us, please feel free to contact the Buller District Council by return email to lgoima@bdc.govt.nz.

Please note that it is our policy to proactively release our responses to official information requests where possible. Our response to your request may be published at <https://bullerdc.govt.nz/district-council/your-council/request-for-official-information/responses->

[to-lgoima-requests/](#) with your personal information removed.

Kind regards

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