

Operational policy

Visitor Management

Insurance and indemnity requirements for QPWS authorities

Operational policies provide a framework for consistent application and interpretation of legislation and for the management of non-legislative matters by the Department of Environment and Science. Operational policies are not intended to be applied inflexibly in all circumstances. Individual circumstances may require a modified application of policy.

Purpose

This policy establishes insurance and indemnity, and risk management standards required for authorities, granted on Queensland Parks and Wildlife Service (QPWS) managed areas.

Background

When QPWS grants rights to external parties to occupy or use QPWS managed areas, it assumes a degree of responsibility for that person or legal entity and their actions, thus increasing its own risk. Insurance and indemnity requirements are used to reduce exposure to risk and protect the State and its employees. In addition to the insurance and indemnity provisions, QPWS must meet its due diligence (duty of care). It is particularly important that a risk management approach for public health and safety is considered when deciding and conditioning authorities granted to third parties to undertake activities in QPWS managed areas.

The majority of QPWS managed areas are both public places and work sites, for example for QPWS employees, lessees, commercial operators and their clients, and the general public. When deciding authorities for specific activities in specific locations, QPWS must consider any risk that activity may pose to participants and other users of each location. The authority must contain conditions that are specific, measurable, achievable, reasonable and time based, designed to mitigate those risks, including requiring an appropriate level of public liability insurance.

For further information about when a breach of duty of care may arise see the *Civil Liability Act 2003*.

Definitions

Australian Prudential Regulation Authority (APRA) is a statutory body created under the *Insurance Act 1973* (Cwth) to regulate members of the finance, insurance and superannuation industry. The list of APRA registered companies can be found under 'General Insurance' at the APRA web site at <http://www.apra.gov.au>.

QPWS authorities include all permits, licences, agreements and other authorities granted by QPWS primarily under the *Nature Conservation Act 1992*, *Forestry Act 1959*, *Recreation Areas Management Act 2006*, *Marine Parks Act 2004*, as well as other authorities granted in relation to QPWS managed areas under an instrument of delegation.

QPWS managed areas include:

- protected areas (State land), including national parks, national parks (scientific), conservation parks and resources reserves dedicated under the *Nature Conservation Act 1992*
- forest reserves dedicated under the *Nature Conservation Act 1992*

- State forests and timber reserves declared under the *Forestry Act 1959*
- marine parks dedicated under the *Marine Parks Act 2004*
- other area managed by QPWS, such as Recreation Areas declared under the *Recreation Areas Management Act 2006*, or lands (includes waters) entrusted to QPWS under the *Land Act 1994*

Standard and Poor's credit rating means Standard and Poor's credit rating under the Financial and Performance Management Standard 2009. The Standard and Poor's credit rating can be checked at their website: <http://www.standardandpoors.com>.

Policy statements

Public liability insurance is required for **all activities undertaken in QPWS managed areas** under an authority unless that insurance is expressly not required. See the **Procedure** below and **Appendix 1**.

QPWS will encourage use of its managed areas through applying reasonable insurance requirements which adopt a robust risk based approach.

The standard **level of public liability insurance** cover required for all authorised activities is **\$20 million**. However, the level of public liability insurance coverage required may be varied as follows:

- Set at a level specified by a relevant statutory scheme; or
- Increased or reduced on the basis of assessed risk. See **Procedure** below, and **Appendix 2** and **Appendix 3**.

Public Liability Insurance Requirements

Companies providing public liability insurance cover must be:

- registered with the Australian Prudential Regulatory Authority (APRA) and have a Standard and Poor's (S&P) credit rating of no less than A-; or
- a non-Australian insurer with a Standard & Poor's rating of no less than A-; or
- another insurer with the written approval of the Executive Director, Permissions Management.

Written approval for another insurer must **not be given for:**

- public liability insurance policies that exclude the participants in an activity; or
- hull or vessel insurance policies that do not cover activities that are to be undertaken on land (e.g. island national parks); or
- insurance policies that only indemnify the State when the authority holder is negligent.

Workers' compensation insurance under the *Workers' Compensation and Rehabilitation Act 2003* must be held by an authority holder unless:

- the applicant is a self-employed sole operator, then personal injury insurance, income protection insurance and death and disability insurance of a standard equivalent to WorkCover is required, or
- the applicant is a foreign entity not required to maintain insurance under the *Workers' Compensation and Rehabilitation Act 2003*. In these circumstances other workers compensation insurance approved by the Executive Director Permissions Management is required.

Procedure

1. Determine if public liability insurance is required

A range of activity types and their public liability insurance requirements are shown in **Appendix 1**. Use this table to identify if public liability insurance is required.

If public liability insurance is not required, go to **4. Workers' compensation insurance requirements**.

2. Assess the level of risk

Use the risk assessment matrix shown in **Appendix 2** to assess the level of risk of a proposed activity for each location. The risk assessment matrix is used to quantify the level of risk posed by an activity by jointly considering:

- the severity of the possible consequences in an incident (the horizontal axis of the matrix); and
- the likelihood of an incident occurring (the vertical axis of the matrix).

Factors to consider when assessing risk and determining public liability insurance requirements

The potential consequences of an activity will vary depending on the nature of the activity, location, participants and timing, and must be assessed on a case by case basis. While the list is not exhaustive, the following factors should be considered -

- the nature and type of the activity
 - Does the activity pose a high or extreme risk?
 - Does the activity require specialist supervision or qualifications and skills to be conducted safely?
 - Is the activity and location declared a 'Special Activity'?
 - Will alcohol be served?
- the location of the activity
 - Is the activity in a remote location?
 - Is the activity in rugged terrain?
 - Is the activity in a hazardous environment (e.g. river with rapids above 'Grade 3')?
 - Would emergency services be readily available in the event of a serious incident?
- the presence of dangerous wildlife
 - Is the location known estuarine crocodile habitat?
 - Are other species of dangerous wildlife present?
- the nature of equipment and supporting materials being used
 - Will recreational vehicles or aircraft be used?
 - Will chemical storage or refuelling be required?
- the number of people that might be affected by an incident
 - How many participants are involved in the activity at any time?
 - How many non-participants are likely to be at the location?

- What is the proximity of the activity to a road, a lookout or other areas in which people congregate or gather?
- the possible impacts on high value assets (for example - plantation forests, heavy plant, buildings or other structures)
 - Are there high value assets in the area?
 - What is the replacement value?
 - How much damage might an incident cause?
- Any risk mitigating actions such as:
 - Training or accreditation from a Registered Training Organisation that is obtained by the applicant or participants in the activity
 - Safety plans or measures endorsed by Workplace, Health and Safety Queensland
 - Safety equipment specified by a certified Work Health and Safety Officer, such as life jackets, helmets, etc.

3. Determine the appropriate response

Use **Appendix 3** to determine the appropriate responses (including public liability insurance requirements) based on the assessed level of risk.

As the level of risk and potential consequences of an activity increases, so does the required level of approval and public liability insurance coverage required.

Liability insurance requirements for low risk activities

While \$20 million is the current standard public liability requirement, it may be reduced to \$10 million:

- Where \$10 million public liability insurance provides sufficient coverage for the activity that is being authorised; and,
- with the approval of the relevant Executive Director.

It is the applicant's responsibility to demonstrate that an insurance event would not result in more than \$10 million damage or injury.

Reduction of PLI to \$10 million may be appropriate for activities that are:

- passive or non-competitive,
- non-motorised,
- conducted in groups of less than 10,
- involve short stays, and
- are conducted in developed or popular areas with frequent management oversight.

Reduction of PLI below \$20 million is generally not appropriate for activities/infrastructure that are:

- motorised or involve the take-off or landing of a motorised aircraft,
- authorised under s34-s38 of the NCA
- conducted in groups of 10 or more,
- involve lengthy stays, or

- are conducted in undeveloped or remote areas with infrequent to nil management oversight.

4. Workers' compensation insurance requirements

Workers' compensation insurance is required where employees or agents of the authority holder are accessing QPWS managed areas.

Workers' compensation insurance is not required if the authority holder is a self-employed sole operator; however sole operators must hold personal injury insurance, income protection insurance and death and disability insurance.

Businesses employing Queensland workers are required to insure with WorkCover Queensland. Interstate-based workers working in Queensland will usually be covered by reciprocal arrangements between states with complementary schemes. Most foreign-based workers working in Queensland will be covered by their employers' compensation schemes.

If there is uncertainty about the jurisdiction of workers, or appropriate workers' compensation policy, contact WorkCover Queensland on 1300 362 128.

5. Approved clauses

All authorities are to include conditions covering compliance with laws, indemnity, warranties and risk as shown in the example in **Appendix 4** and the standard insurance conditions set out in **Appendix 5** unless a variation clause has been prepared by In-House Legal and approved by the Executive Director Permissions Management.

The standard insurance conditions may be modified to reflect the identified level of public liability insurance required.

If the activity is identified as not requiring public liability insurance in **Appendix 1**, it is preferable that the standard insurance conditions be included in the authority with the level of public liability insurance required adjusted to \$0 (zero dollars).

The standard insurance conditions have been developed by the department's in house legal team to address the needs of the Department and the majority of authority holders including:

- other Queensland and Commonwealth government departments, agencies or statutory bodies
- local authorities
- incorporated entities, including Australian Business Number (ABN) holders
- self-employed sole operators
- commercial entities that are globally insured.

6. Conditions to mitigate risk

Authorities must include conditions to mitigate potential or obvious risks associated with an activity. Authority conditions must match the level of risk and must be specifically tailored to the individual activity. Conditions must be specific, measurable, achievable, relevant, and time based.

7. Requiring certificates of insurance

Authority holders are required to provide a certificate of currency of insurance coverage to QPWS on request. Authority holders may be asked to supply a certificate of currency at least every two years, but no more than once annually as a matter of usual practice, unless there is reason to believe the insurance is not in place or is no longer suitable.

8. Validating certificates of insurance

Unless an alternative insurance arrangement has been approved, all public liability insurers must be with either

- an Australian insurer that is registered with APRA and has an S&P credit rating of no less than A–; or
- a non-Australian insurer with an S&P rating of no less than A–.

The list of APRA registered companies can be found under 'General Insurance' at the APRA website - <http://www.apra.gov.au>

S&P credit ratings can be checked at their website - <http://www.standardandpoors.com>

References and additional information

Civil Liability Act 2003

Nature Conservation (Protected Areas Management) Regulation 2017

Worker's Compensation and Rehabilitation Act 2003

The details of WorkCover Queensland and what they require of employers can be found at <http://www.workcoverqld.com.au/>, or contacted directly on 1300 362 128.

Human Rights Act 2019 compatibility

The department is committed to respecting, protecting and promoting human rights. Under the [Human Rights Act 2019](#), the department has an obligation to act and make decisions in a way that is compatible with human rights and, when making a decision, to give proper consideration to human rights. When acting or making a decision under this policy, officers must comply with that obligation (refer to [Comply with Human Rights Act](#)).

Disclaimer

While this document has been prepared with care, it contains general information and does not profess to offer legal, professional or commercial advice. The Queensland Government accepts no liability for any external decisions or actions taken on the basis of this document. Persons external to the Department of Environment and Science should satisfy themselves independently and by consulting their own professional advisors before embarking on any proposed course of action.

Approved By

Ben Klaassen

Signature

3/11/2020

Date

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Assessments and Approvals

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Appendix 1 – When public liability insurance is required

Instructions

These tables indicate when public liability insurance is required in authorities issued over QPWS managed areas. It is intended as a general guide and should be applied in the context of the overall policy.

To use these tables, find the activity or activities (note: there may be more than one) in the left hand column. The centre column sets out the cases when public liability insurance is not required for an activity. That is, when the activity is exempt. The right hand columns indicate when public liability insurance is required for that activity.

Activity type	Public liability insurance is	
	Not required	Required
Aircraft		
Over flights		Required for: <ul style="list-style-type: none"> Commercial Group activities <i>Examples: spraying, mosquito control, reserve based tourism, mustering</i>
Take-off and landing		Required
Commercial activities		
Bee keeping/apiculture		Required
Filming	Not required for: <ul style="list-style-type: none"> groups of up to 10 no structures stay of up to 10 days <i>Note: variable on the basis of risk.</i>	Required for: <ul style="list-style-type: none"> groups of more than 10 activities involving prescribed structures stay of more than 10 days
Guided tours and competitive events		Required
Fossicking		Required
Public transport		Required <i>Examples: ferry, water taxi, hovercraft</i>
Community activities		
Soliciting donations or information	Not required <i>Example: charity collection</i>	

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Recreation and education		
Camping	Not required	
Education	Not required for Queensland Government agencies <i>Examples: Department of Education schools.</i>	Always required except for Queensland Government agencies
Group activity/Organised event (permit required)	Not required for: <ul style="list-style-type: none"> passive activities and groups less than 10 <i>Example: nature study, bushwalking, weddings.</i>	Required for: <ul style="list-style-type: none"> Motorised activities <i>Examples: rally, club rides</i> Highly active and competitive activities <i>Examples: running races, endurance events, hang gliding, orienteering, rock climbing, dog sledding, down-hill bicycle riding, white water rafting, horse riding.</i>
Recreational craft	Not required for recreational hovercraft	Required
Special activity (permit required)(under NCA)		Required
Beekeeping/apiculture	Not required	
Motorised activities (permit required)		Required for: <ul style="list-style-type: none"> group activities/organised events competitive events
Non-motorised vehicle and animal	Not required for: <ul style="list-style-type: none"> non-competitive activities small groups <i>Examples: Horse riding, walking and bicycle riding</i>	Required for: <ul style="list-style-type: none"> large groups commercial activities intensive or competitive activities

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Resource use and management (Commercial and non-commercial including take and extraction)		
Exploration and mining		Required <i>Examples: Access agreements</i>
Gravel extraction and quarrying		Required
Grazing	<p>Not required for travelling and mustering stock:</p> <ul style="list-style-type: none"> • in low risk situations, and • with the approval of the Regional Director <p><i>Examples: Neighbours removing a small number of animals where public contact is unlikely</i></p>	<p>Required for travelling and mustering stock unless exempted by the Regional Director.</p> <p>Required for:</p> <ul style="list-style-type: none"> • stock grazing • activities involving all terrain vehicles (e.g. quad bikes) • activities involving firearms • activities conducted by contractors
Harvesting and collection		Required <i>Examples: seeds, foliage and flowers harvesting. Marine collections plants and animals.</i>
Mariculture, aquaculture		Required
Pest management		Required <i>Examples: Shooting, trapping, spraying and baiting.</i>
Timber harvesting	<p>Not required for:</p> <ul style="list-style-type: none"> • private fire wood collection • private fence posts cutting 	Required for all commercial and contracted timber harvesting
Water extraction	Not required	

Science and research		
Bio-discovery collection authorities		Required
Scientific or educational research	<p>Not required for:</p> <ul style="list-style-type: none"> • groups of less than 10 • observation or low impact • non-motorised <p><i>Examples: small non-lethal traps, Eliot traps, collection of plant materials and invertebrates.</i></p>	<p>Required for:</p> <ul style="list-style-type: none"> • groups of 10 people or more • activities involving structures • activities involving park visitors • collection techniques deadly to humans • use of vehicles in research activities <p><i>Examples: use of firearms; unmonitored traps; vehicles for radio tracking, spotlighting or trap dropping.</i></p>
Construction of Works and infrastructure		
Major		<p>Required</p> <p><i>Examples: services facilities, telecommunications, pipelines and power lines, marinas, under water pipelines, channel dredging, erosion control, reclamation and lands fill ocean outfalls.</i></p>
Minor	<p>Not required in most cases</p> <p><i>Examples: private mooring buoys; single dwelling domestic water supply, fences and stock grids.</i></p>	<p>Required for:</p> <ul style="list-style-type: none"> • tunnelling for mosquito control • all contracted works.

Appendix 2 – Authority and Insurance Risk Assessment Matrix

	Potential Compensation Consequences				
	Consequences are unimportant or not material.	Consequences are relatively unimportant or small scale.	Consequences are serious but covered by insurance of \$10m.	Consequences are very serious or very significant and require insurance of \$20m	Consequences are extremely serious or disastrous and require insurance of more than \$20m.
LIKELIHOOD	Insignificant	Minor	Moderate	Major	Catastrophic
	<ul style="list-style-type: none"> • No injuries or only first aid treatment required • Incident of low-level short-term inconvenience • Insignificant detrimental impact on the environment • no damage to property 	<ul style="list-style-type: none"> • Minor injury or sickness requiring medical treatment. • Minor threat to safety systems • Low level incident. • Minimal or short term detrimental impact on the environment • Minor damage to property 	<ul style="list-style-type: none"> • Serious injury or sickness requiring medical treatment • Potential for fatality or extensive injuries requiring hospitalisation for 1-2 people • Safety system breach • Significant incident • Significant detrimental impact on the environment. Able to be contained with specialist assistance • Significant damage to property 	<ul style="list-style-type: none"> • Potential for fatality or extensive injuries requiring hospitalisation for 3-4 people Safety system major failure • Severe long term detrimental impact on the environment • Major property damage 	<ul style="list-style-type: none"> • More than 4 fatalities or extensive injuries requiring hospitalisation with long term injuries • Large scale medical attention/hospitalisation • Complete breakdown of safety system • Long term or permanent damage to the environmental viability of the impact area • Large scale property damage
Almost Certain The event is expected to occur in most circumstances.	Medium (11)	Medium (16)	High (20)	Extreme (23)	Extreme (25)
Likely The event will probably occur in many circumstances, a 70% chance or greater of occurring.	Low (7)	Medium (12)	High (17)	High (21)	Extreme (24)
Possible Identified factors indicate the event could occur at some time. There is clear evidence of such occurrences or there is a general view that such events could occur.	Low (4)	Medium (8)	Medium (13)	High (18)	High (22)
Unlikely The event could occur at some time but is not expected. There is a history of the event within the type of activity, work, industry or environment.	Low (2)	Low (5)	Medium (9)	Medium (14)	High (19)
Rare The event may occur, only in exceptional circumstances. No history of such an event occurring	Low (1)	Low (3)	Low (6)	Medium (10)	Medium (15)

Appendix 3 – Authority and Insurance Risk Response Table

Risk Level	Risk Score	Response	Example
Extreme	23–25	<p>Grave consequences</p> <p>An activity assessed at this risk level is not to be authorised unless exceptional circumstances exist.</p> <p>Exceptions may be authorised only by an Executive Director or the Deputy Director General, QPWS.</p> <p>Level of indemnity insurance will vary dependant on the potential compensation consequences, but insurance must specify that the activity is covered.</p> <p>Involve risk management strategy agreed to by an Executive Director.</p>	'Wingsuit' flying, 'base jumping'
High	17–22	<p>Consequences not acceptable unless addressed</p> <p>An activity assessed at this risk level may be authorised:</p> <ul style="list-style-type: none"> • in exceptional circumstances only • by the relevant Director, Regional Director or more senior officer <p>Level of indemnity insurance will vary dependant on the potential compensation consequences, but insurance must specify that the activity is covered.</p> <p>Involve risk management strategy agreed to by an Executive Director.</p>	Swimming with whales Certain aviation activities
Medium	8–16	<p>Consequences not acceptable unless addressed</p> <p>An activity assessed at this risk level may be authorised by as per the relevant delegations.</p> <p>Authorities must:</p> <ul style="list-style-type: none"> • identify responsibility for control of risk and incident response (the risk owner) • require the risk owner to prepare procedures for risk monitoring, avoidance, response and reporting • require the risk owner to monitor and record the progress of risk treatments <p>Level of indemnity insurance will vary dependant on the potential compensation consequences.</p>	Manned aviation activities, permanent infrastructure
Low	1–7	<p>An activity assessed at this risk level may be authorised by as per the relevant delegations.</p> <p>Level of indemnity insurance will vary dependant on the potential compensation consequences.</p> <p>An activity involving a low level of risk will inform decisions makers about the requirements for authorisation.</p>	Filming and photography

Appendix 4 – Indemnity, no warranty and compliance with laws

Instructions

The following clauses are to be included in all QPWS authorities unless an alternative is prepared and approved by In-House Legal.

Check highlighted words for consistency with those used throughout the authority and under the definition section of the authority.

The clauses must be renumbered to align with the authority to which they are applied.

Standard clauses

Compliance with laws

- (a) The Operator must at its own expense punctually comply with all statutes, ordinances, local laws, regulations or rules in force at the time, which apply to the Relevant Area and adjoining land and/or the Operator's use of the Relevant Area and adjoining land.

Indemnity

- (b) The Operator:
 - i. indemnifies; and
 - ii. releases and discharges

the State (including its Representatives) from and against all actions, proceedings, claims, demands, costs, losses, damages, liability and expenses which may be brought against, or made upon the State (or any Representative) or which the State (or any Representative) may pay, sustain, or be put to by reason of, or in consequence of, or in connection with this Agreement and the occupation and use of the Relevant Area by the Operator, except to the extent of any negligent act of the State (or any Representative).
- (c) The Operator must notify the Chief Executive in writing of any death, injury, loss or damage immediately upon the Operator becoming aware of such death, injury, loss or damage using the online incident report form via <https://www.business.qld.gov.au/industries/hospitality-tourism-sport/tourism/starting-up/regulations/parks-recreation-forests/incident-report-form>. The Operator must also notify the management unit of any death or serious injury immediately.
- (d) If the Operator breaches its obligations under this clause 5.1, the Chief Executive may give notice to the Operator stating the breach and if the breach is not remedied in accordance with the timeframe set out in that notice, the Chief Executive may immediately terminate this Agreement by written notice to the Operator.

No Warranty and Risk

- (e) The Chief Executive does not warrant that the Relevant Area is free from defect or that it is safe, fit, suitable or adequate for the Approved Activities. To the full extent permitted by law, all warranties as to fitness, suitability and adequacy implied by law are expressly negated.
- (f) The Operators uses the Relevant Area entirely at its own risk and must first check the Relevant Area to ensure that it is suitable for the Approved Activities under this Agreement before undertaking any Approved Activities.

Appendix 5 – Standard insurance conditions for inclusion in authorities

Instructions

These standard insurance conditions are mandatory inclusions for all authorities granted over QPWS managed areas identified as requiring insurance.

Check highlighted words for consistency with those used throughout the authority and under the definition section of the authority. The clauses will need to be renumbered.

Standard clauses

Definitions

Appropriate Insurer means an insurer which –

- (a) is authorised under the *Insurance Act 1973* (Cwlth);
- (b) is registered with the Australian Prudential Regulation Authority as an authorised insurer; and
- (c) has a Standard & Poor's rating of no less than A–.

Insurance

- (a) For the Term of this Agreement, the Operator must take out and maintain the following insurances:
 - (i) where required by law, insurance under the *Workers' Compensation and Rehabilitation Act 2003*, or its equivalent under another jurisdiction with the consent of the Chief Executive; and
 - (ii) where not covered under clause 3.6(a)(i), accident insurance sufficient to cover workers, volunteers and eligible persons (as defined under the *Workers' Compensation and Rehabilitation Act 2003*) with the consent of the Chief Executive; and
 - (iii) a public liability insurance policy for not less than \$20 million on a claims occurring basis in respect of the death of, or injury to persons, or loss or damage to property; and
 - (iv) any other insurances as reasonably required by the Chief Executive.
- (b) The Operator must ensure that the insurance policies required under this clause 3.6 are with:
 - (i) an Appropriate Insurer; or
 - (ii) if the Operator is globally or self-insured, another insurer with the written approval of the Chief Executive.
- (c) The Operator must ensure that in relation to the insurable interests under this clause 3.6, insurance policies are effected (either by the Operator or by a third party) to cover all invitees, employees, contractors, agents, members or clients of the Operator, and the State is named as an interested party.
- (d) Before undertaking any activities on the Relevant Area, the Operator must have in place all insurances required by this clause 3.6.
- (e) In any circumstance where the insurances required under this Agreement are cancelled, altered or expire before the expiry date of this Agreement, the Operator must cease all activities on the Relevant Area until such time as alternative insurance policies that comply with the requirements of this clause 3.6 have been obtained.
- (f) The Operator must provide copies of certificates of currency for the insurances required under this clause 3.6 if requested by the Chief Executive, acting reasonably.

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- (g) If the Operator is an individual or sole trader, then clause 3.6(a)(i) is satisfied if the Operator maintains:
- (i) personal accident insurance covering all medical treatment, hospitalisation and medical expenses; and
 - (ii) income protection insurance; and
 - (iii) death and disability insurance;
- equivalent to the coverage and entitlements provided to employees under the statutory provisions of the *Workers Compensation and Rehabilitation Act 2003 (Qld)*.
- (h) Where the Operator –
- (i) is a Commonwealth, State or Territory government department, agency or statutory body; and
 - (ii) is a self-insurer; and
 - (iii) has provided the Chief Executive with a certificate from an appropriately authorised officer to that effect.
- the Operator is deemed to have complied with this clause 3.6.
- (i) If the Operator breaches its obligations under this clause 3.6, the Chief Executive may immediately terminate this Agreement by written notice to the Operator.