

#### Contact us today www.localcommunityinsurance.com.au

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# LIKE YOU, WE'RE ABOUT COMMUNITY

PROVIDING AFFORDABLE INSURANCE DESIGNED FOR NOT-FOR-PROFITS AND COMMUNITY GROUPS.



**ABOUT US** 

like they should.

#### INSURANCE TAILORED FOR COMMUNITY GROUPS We understand your risks and arrange cover for them.

At LCIS we believe communities thrive when people

have the confidence to do what they love and live

LCIS supports the passions of local community

groups and not for profits across Australia by arranging a selection of insurance covers.



#### PREMIUMS INVESTED INTO COMMUNITY PROJECTS Supported by QBE Premiums4Good.



#### GET A QUOTE & BUY ONLINE Instant cover when you pay by credit card.

Join the thousands of community groups we help protect, so you can confidently focus on your passion. The information contained in this brochure, which is current as at the date of publication, provides only a general overview of subjects covered. It is not intended to be taken as legal advice or advice regarding any individual situation and should not be relied upon as such. Any advice contained within this brochure is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Please contact LCIS for the relevant Product Disclosure Statement, or for further information.

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# FIND A POLICY THAT IS RIGHT FOR YOU:

#### PUBLIC & PRODUCTS LIABILTIY

Covers your liabilities if you are found to be negligent, against claims made by members of the public for bodily injury or property damage.

#### ASSOCIATIONS & OFFICIALS LIABILITY INSURANCE

Covers officers of your organisation against mismanagement through breach of duty, breach of power of authority or misleading statements.

#### VOLUNTEER PERSONAL ACCIDENT COVER

Covers your volunteers if they are injured whilst volunteering for your organisation, they can be compensated financially where applicable.

#### ONE-OFF EVENT PUBLIC & PRODUCTS LIABILITY COVER

Short term Public & Products Liability policy for you if you are holding a one-off community event.

#### STALLHOLDERS PUBLIC & PRODUCTS LIABILITY

Can cover you against claims made by members of the public for bodily injury or property damage caused while you are providing a service or as a result of a product you have sold.

#### ASSET & PROPERTY INSURANCE

Covers your group's/organisation's property and assets against loss or damage from fire, vandalism, theft and other extraneous events at the location you operate from.

#### GENERAL PROPERTY INSURANCE

Covers your property and equipment if it is damaged in a different location to the premises you operate from.

## IS YOUR COMMUNITY GROUP ADEQUATELY COVERED?

There are number of insurances that should be considered to run a community group, Not For Profit organisation and/or an event.

Through our experience of working with over 10,000 community groups and Not For Profit organisations we can deliver quality insurance solutions based on who you are and what you do.

# **OUR POLICY BENEFITS**



### CLAIMS SUPPORT

24 Hour Access 1300 853 800

#### NIL OR LOW EXCESS

Very rarely pay more when you claim

## FLEXIBLE PAYMENT OPTIONS

Monthly Instalments Available

#### BROAD COVER & MINIMAL EXCLUSIONS

We arrange insurance for the risks others may not

## COVER FOR EVENTS LARGE AND SMALL

#### HOLDING A ONE-OFF EVENT?

To ensure that all your hard work doesn't go to waste, you can protect your organisation or group against financial losses associated with sudden or unpredictable occurrences.

# WHAT IF THE EVENT IS CANCELLED FOR REASONS BEYOND YOUR CONTROL?

We can arrange a short term Public & Products Liability policy for you if you are holding one of the following for example:

- Street or Birthday party
- Fair or Festival
- Fundraiser
- Community celebration

# HOW CAN I CONTROL RISKS ASSOCIATED WITH AN EVENT?

Risk management is a process to help you to avoid, reduce or control risks. We can assist you to minimise your risks and build a strong safety culture within your group following these basic principles:

- Identify hazards what is the risk
- Assess risks how is it best dealt with?
- Implement controls who will do this?
- Monitor the risk will it continue?