

# Insurance for Community Groups

## *Affordable public liability insurance!*

In association with the Western Australian Local Government Association and your local Council, Municipal Insurance Broking Services are offering public liability and other insurances to community groups at competitive rates, with time payment available through premium funding.

Further information for community groups, committees, associations, special interest groups, general sporting groups (*excluding participants liability*), events managers, markets and community based businesses is available online by visiting the website [www.lgiswa.com.au](http://www.lgiswa.com.au) or by phoning 9483 8888.

The Public Liability Insurance cover is for a Limit of Liability of \$10M – with an excess of \$250 each and every claim.

The premium for this cover may be as low as \$500 per annum, which is very competitive in the current insurance market.

### *Why do you need it?*

Public Liability Insurance provides you with insurance cover for your legal liability to third parties for bodily injury and/or property damage arising from your group's activities.

Should a third party be injured or have their property damaged due to your group's negligence (or perceived negligence) then the third party will more than likely want to seek compensation from your group. Public liability insurance will indemnify the group for its legal defence costs and any subsequent award for damages should the group be found to have been negligent in causing the bodily injury or property damage.

In addition to providing insurance protection to the group, owners of premises/facilities (such as Councils) which the group may hire/lease will usually require your group to have public liability insurance and provide evidence that the insurance is current before they will allow your group to use the premises/facilities.

### *How do you get it?*

By downloading forms from the website [www.lgiswa.com.au](http://www.lgiswa.com.au) you can follow the directions to obtain a quote for any of the following:

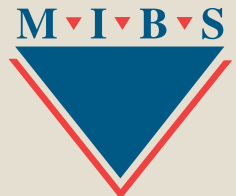
- public liability insurance for a community group;
- insurance for a hirer of a community facility/venue; and
- property insurance for a community group seeking to insure property against fire and theft, business interruption, machinery and equipment breakdown, glass breakage, goods in transit and general property.

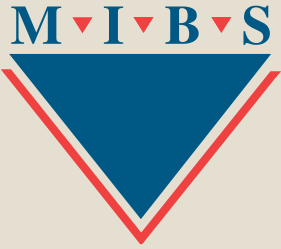
Alternatively, call by phone on 9483 8888 for further information and to obtain an application form.

See overleaf for examples of the types of groups for which cover is available under this facility.

The availability of this facility has been made possible by Municipal Insurance Broking Services of WA – a joint venture undertaking of Jardine Lloyd Thompson Australia and the Western Australian Local Government Association.

The facility is underwritten by QBE Insurance (Australia) Limited  
ABN 78 003 191 035 AFS Licence No 239545 of 82 Pitt Street, Sydney.





*Type of groups for which cover is available under this facility are:*

- Festivals, Fairs, Events & Carols by Candlelight – Organisers
- Hall Committees
- Festivals, Fairs, Events & Carols by Candlelight - Participants (MC's, technicians, singers, musicians and the like)
- Reserve Committees
- Community Market Organisers
- Progress / Development / Tourist Associations
- Stallholders
- Community Groups (including sporting clubs)
- Senior Citizens / Over 55 Clubs
- Social / Cultural Groups
- Hirers of Committee Controlled Facilities
- Kiosk / Cafe
- Community Centres
- Artists (Installation of Public Art)
- Traders Association
- Church Groups
- Historical Societies
- Community Theatre Groups
- Music Groups / Municipal Bands (excludes Rock Bands)
- Band Practice
- Resident Street Parties

Some high risk sporting activities may be excluded from this offer but other options may be available.