Protecting your community together

INFORMATION FOR ELECTED MEMBERS

LGIS is your self-insurance Scheme. It's WA local governments working together to protect their organisations and communities. All WALGA member councils have chosen to be part of the LGIS mutual risk scheme.

LGIS was born from necessity, when the commercial insurance market withdrew cover or charged exorbitant premiums.

Through their association, WALGA, WA local governments banded together to protect themselves making sure that they would always have access to appropriate, affordable and sustainable protection. The reasons LGIS was formed still exist today – confirming that the mutual insurance Scheme (LGISWA) remains the best option to protect WA local governments.

As the protection partner of choice for WA local governments, we understand the complexity of the sector like no other – we know that cover is only the beginning. We care about our members and work together to provide cover, claims and risk management services to ensure peace of mind, so that they know that everything they need covered is considered.

Since inception our services have grown to provide members with a range of risk services to meet the needs of modern local governments. We work together to manage risks and drive down claims – protecting the Scheme, containing contribution costs, and ensuring the sustainable protection of the WA local government sector.

Unlike traditional insurance, the Scheme is an alternative financial product, established under a Trust Deed, allowing like-minded organisations to pool together, managing their risks. The trust arrangement means that it's jointly owned by all the participating councils across WA.

lgis WORKING TOGETHER

For over two decades, we have stood by our West Australian local government members through thick and thin, working together to ensure the ongoing protection and vibrancy of local communities.

There are plenty of benefits to members from working together as part of LGISWA including:

- Covers specifically designed for WA local government that accurately and adequately reflect risk exposures and cannot be replicated.
- Risk management services that are focused on driving down events/claims that force up the costs of cover.
- Balancing the cost of risk over time even in the face of adverse claims outcomes.
- Mitigating price volatility driven by cyclical hard or soft insurance market conditions across the globe.
- Investment earnings retained in the members' fund.
- Group covers that individual local governments can't always afford, such as pollution risks.
- WA based local government experts provide members with a tailored, personalised service.
- Surplus funds returned to participating members, and not into the 'pockets' of insurance company shareholders.

What does the Scheme protect?

The Scheme (LGISWA) provides discretionary protection through four portfolios as outlined below. LGIS Insurance Broking (LGISIB) provides brokered cover for any risk exposures that fall outside of the four Scheme portfolios.

WorkCare

Our workers' compensation portfolio supports your people who are injured while carrying out their duties. We take a holistic approach with claims consultants working closely with human risk, injury management and injury prevention specialists to get your people back to work.

Liability

Liability provides members with protection against civil liability exposures. A civil liability may occur where your local government owes a person/entity a duty of care and this duty is breached causing injury or loss. The liability policy is structured into three areas: public liability, product liability, and professional indemnity.

Property

Provides protection for members' property assets, stock, plant and machinery, computers and electronic equipment; and consequential loss. Cover has been tailored to protect members from the financial implications of high excesses, by expansion of cover and removal of standard sub-limits along with increased flexibility in managing claims.

Bushfire Volunteer Personal Accident

We protect your valued bushfire volunteers in the event that they are injured while carrying out normal brigade activities as required by legislation.

Scheme risk services – its part of your membership

As the protection partner of choice for WA local governments, we understand the complexity of the sector like no other – we know that cover is only the beginning.

Since inception our services have grown to provide members with a range of risk services which meet the needs of modern local governments. We work together to manage risks and drive down claims – protecting the Scheme, containing contribution costs, and ensuring the sustainable protection of the WA local government sector.

We provide a variety of risk management services, which are all included as part of membership.

Protecting your community

- Professional risks
- Liability and property risk management
- Managing emergencies
- Event risk management
- Aquatic risk management

Serving your community

- Organisational risk management
- Business continuity management

Protecting your people

- Occupational safety and health
- Human resources risk management
- Injury prevention
- Injury management
- Health and wellbeing program

Elected member protection

Local government wouldn't work without the dedication of elected members who care passionately about building better communities. At LGIS we believe that elected members should be protected while carrying out their official duty; that's why we provide the following cover to all elected members.

Motor vehicle

Where you are using your private vehicle for the benefit of the council, you will be covered by the local governments' motor vehicle policy for damage and your liability.

Travel

You are covered for travel during your time as a councillor on council business trips, including cover for expenses for overseas medical treatment, emergency medical evacuation, flight cancellation, lost baggage and personal effects.

Personal property

LGIS Property extends cover for damage/loss to your personal property whilst undertaking official duties.

Personal injury

The personal accident policy provides lump sum payment for permanent injury, weekly wage replacement for temporary disablement, non-Medicare medical expenses, and some out of pocket expenses following an accidental bodily injury

Liability protection

If you damage third party property or cause injury to a third party the local government's LGIS Liability Protection policy will respond to protect your legal liabilities arising from duties as a councillor.

Councillor's liability

Councillor's Liability provided in respect to claims for alleged wrongful acts arising out of your official duties. This includes a complimentary legal helpline for related matters before a claim arises.

Local claims management

Our WA based claims team specialise in local government. Every member has a dedicated claims consultant who handles every claim from beginning to end.

They understand your local government's claims history and provide insight on trends and the best approach to handling claims.

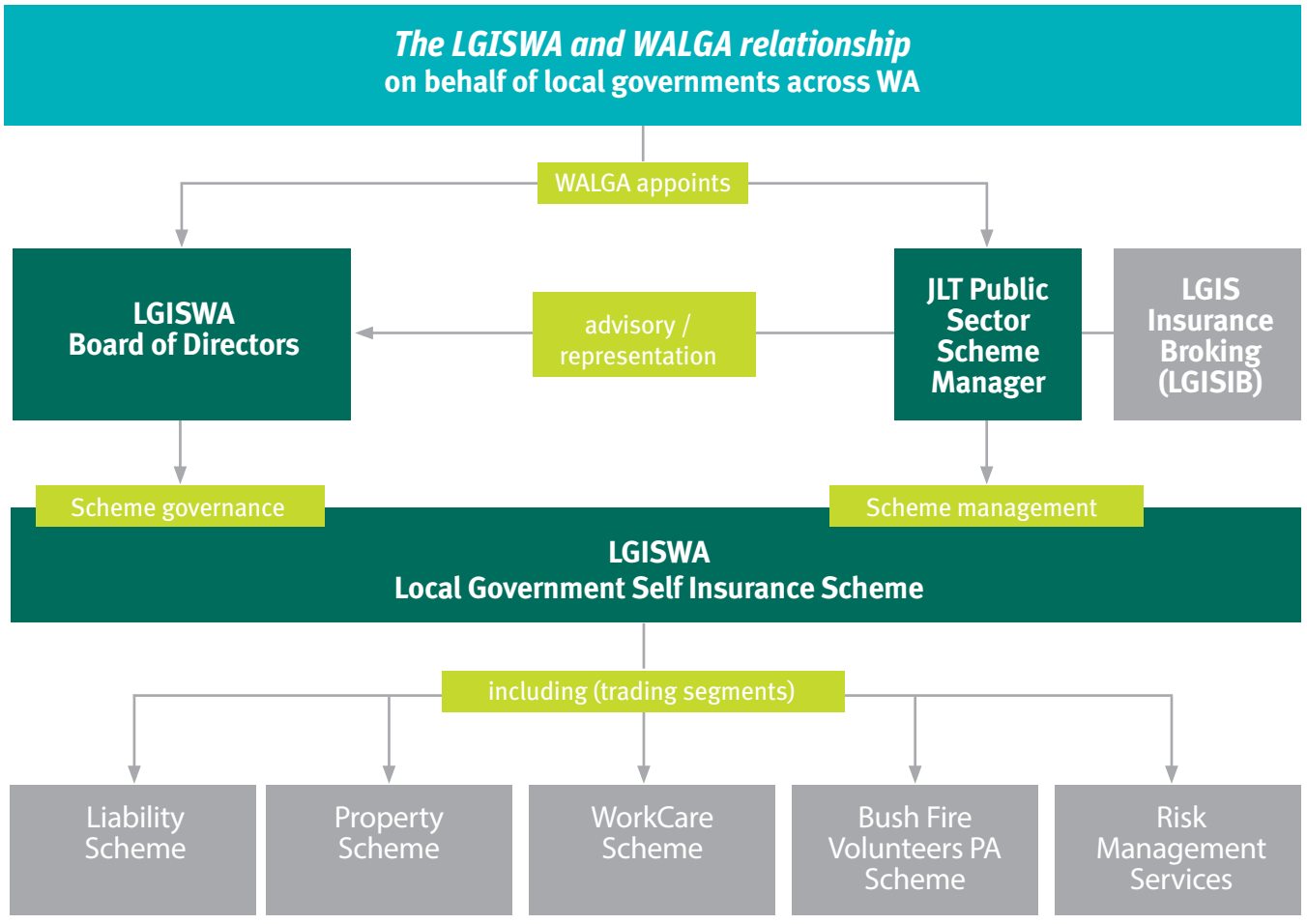
Our claims team across the WorkCare, Liability, Property and Bushfire Volunteer portfolios provide your local government with more than just claims management. Claims consultants attend mediations, court, provide coronial inquest support, share lessons across WA local government and provide training for local government staff.

The LGISWA and WALGA Relationship

The diagram below illustrates that WALGA has appointed Jardine Lloyd Thompson (JLT) as the scheme manager and has also appointed a Board of Directors, the majority of who are local government representatives, to oversee the corporate governance of the scheme known as LGISWA.

The JLT Group is part of the Marsh & McLennan Companies (MMC) group of companies.

As an insurance broker, JLT trades as LGIS Insurance Broking (LGISIB), which is the trading name of the joint venture in place between JLT and WALGA under which JLT is the appointed broker for WALGA local government members.

Where we use the term 'LGIS', we are referring to the LGISWA mutual risk Scheme and LGIS Insurance Broking (LGISIB).

The chart below illustrates the relationship between WALGA, JLT and LGIS.