### WHAT WE DO

At LCIS we believe communities thrive when people have the confidence to do what they love and live like they should. As a specialist insurance provider for the community sector, we protect the passions of local groups and not for profits across Australia with sound advice and a selection of insurance covers to suit most groups.

We make communities happen by empowering people to live their passion to the fullest.



Community insurance specialist for over 10 years.



An experienced team who understand the requirements of both local and state government authorities.



Insurance products and services that are specifically tailored for community groups.



Monthly installment payment option – Premium Funding



Quick online quote system to reduce administrative activities for our clients.



Specialised insurance cover for community events, festivals, fairs and fundraisers.



On-going risk management support to help groups avoid, reduce and control their risks.



A proven track record with community groups.

We understand the vast majority of our clients are part of a community group or organisation by choice, because they want to be involved, not because they have to. These types of

GREG NAULTY Divisional Manager LCIS

people give LCIS purpose.

## CONTACT LCIS DIRECTLY FOR MORE INFORMATION OR TO OBTAIN A FREE QUOTE



**(**1300 853 800

insurance@lcis.com.au



Local Community Insurance Services is a division of Jardine Lloyd Thompson Pty Limited ABN 69009098, AFS Licence No. 226827

Insurance policies offered by Local Community Insurance Services are issued by Key Underwriting Services Pty Ltd ABN 11 146 607 838 which are underwritten via a binding agreement with QBE Insurance (Australia) Limited, ABN 78 003 191 035, Licence No. 239545. Any advice in this document in general advice only and does not take into account your objectives, or needs. You should consider the product Disclosures Statement and or policy document before acting on any advice. For a copy please contact Local Community Insurance Services. Current as at October 2017.



# LIKE YOU, WE'RE ABOUT COMMUNITY

FOCUS ON YOUR PASSION KNOWING YOUR COMMUNITY GROUP IS PROTECTED



## IS YOUR COMMUNITY GROUP ADEQUATELY COVERED?

There are number of insurances required 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.

Find a policy that is right for you:



## **PUBLIC & PRODUCTS LIABILITY**

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 WORKERS & PERSONAL ACCIDENT INSURANCE

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



## ASSET & PROPERTY INSURANCE

Covers your group/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.



#### HOLDING A ONE-OFF EVENT?

If you are organising a one-off community event are you covered? Is your one-off community event covered if for example an attendee trips over or the premises are damaged by attendees?

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

We can help you understand what risks to consider and what is the right level of insurance cover for your event.

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

Sometimes events are cancelled for reasons you can't control. 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 such as:

- Non-appearance of a key person
  - Adverse weather
  - Terrorism

## 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?

### WHAT WE DELIVER

COMMUNITY SECTOR EXPERIENCE	POLICIES TAILORED FOR COMMUNITY GROUPS	CONSISTENCY OF PREMIUMS
EFFICIENCY & QUICK TURN AROUND	24 HOUR ACCESS 1300 853 800	NIL OR LOW EXCESS ON CLAIMS
BROAD COVER & MINIMAL EXCLUSIONS	CLAIMS SUPPORT	MONTHLY PAYMENTS AVAILABLE

## **TYPES OF GROUPS WE PROTECT**

- Multicultural Groups and Societies
- Hall Management Committees
- Amateur Sporting Clubs
- Senior Citizen Groups
- Social Clubs
- Art Groups and Galleries
- Mutual Help and Support Groups
- Community Event Organisers
- Historical Groups and Museums
- Resident and Progress Associations
- Fundraising Groups
- Visitor Information Services
- Theatrical and Dance Groups
- Craft and literacy groups
- Youth Development Programs
- Resources and Landcare Organisations
- Church and Religious Groups
- Special Interest Groups