



Local Community  
Insurance Services

ARE YOU A COUNCIL CANDIDATE THAT REQUIRES LIABILITY INSURANCE TO COVER ELECTION SIGNAGE PLACED ON EITHER COUNCIL-OWNED OR CONTROLLED LAND?

LCIS CAN HELP YOU TO MAKE SURE YOU HAVE THE RIGHT INSURANCE.



FOR OVER A DECADE LCIS HAVE PARTNERED WITH COUNCILS ACROSS AUSTRALIA TO PROVIDE AFFORDABLE PUBLIC & PRODUCTS LIABILITY INSURANCE SOLUTIONS.

Council candidates placing election signage on either Council-owned or controlled land, are required to apply for a permit due to strict guidelines by the Council relating to the size and how their signage is placed.

This means that you should be protecting yourself by taking out public liability insurance.

Under this type of policy, the people installing the signage will be covered even though they are not Council employees.

[Read more >](#)



If you are undertaking the following activities, then we highly recommend you have a Public & Products Liability policy:

- Are a Council candidate;
- Holding meet and greets with residents;
- Putting up signage;
- Signage being distributed on Council land;
- Required to obtain a permit and liability insurance.

We understand the requirements on Council candidates to take out public liability insurance and this type of policy is designed to cover you for claims as a result of negligence.

## CASE STUDY:

- The sign hasn't been attached correctly and blows off in bad weather damaging a third party's property.

- A sign comes loose as it hasn't been secured correctly and injures a person walking past.

## LIMIT OF LIABILITY:

General Liability: \$20,000,000 any one occurrence.

Products Liability: \$20,000,000 any one occurrence and in the aggregate any one Period of Insurance.

SUB-LIMITS OF LIABILITY: Property in Your Physical or Legal Control \$250,000.

DEDUCTIBLE/EXCESSES: The insured shall bear the first \$500 of each and every Property Damage claim or series of claims arising out of anyone Occurrence.

DURATION OF COVER: Six months.

AMOUNT PAYABLE: Less than \$100 inclusive of fees and charges.

POLICY WORDING: KEY Broad form Liability Wording (QM6195-0719) and LCIS Liability endorsements document June 2020.

The above statements are issued as a matter of information only, and for full terms and conditions, you should refer to the policy wording.

## CONTACT US:

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Please note that a Public Liability questionnaire will need to be completed prior to acceptance of the risk.