



## **Insurance Options for Community Events**

### **1) Golden Plains Shire Auspiced Event**

Golden Plains Shire Council insurance can be extended to cover events that are run directly by Council staff.

Golden Plains Shire is covered by Jardine Lloyd Thompson.

### **2) Committee of Management Auspiced Events**

Golden Plains Shire Council insurance may be extended to cover events run by Committee of Managements acting on behalf of Golden Plains Shire Council, under Section 86, depending on the event. The event must fit the position description for the COM eg a fundraising event to raise funds to maintain the COM building. Regulations apply. Contact Paul McVeigh for more details.

### **3) Umbrella Insurance from Parent Organisation**

If the community group organising the event is a member of a parent company or organisation, their event insurance may be auspiced by the parent company or organisation's insurance. For example a parents committee running a fundraising event, could be covered by the school's insurance policy. A list of parent organisations that may be approached is included in Appendix 1.

### **4) Community Group Paid Event Insurance**

Local Community Insurance Services (LCIS) provide event insurance for not for profit organisations that:

- Provide services to the broader community;
- Have a turnover/funding of up to \$5 million per annum;
- Do not distribute profits to members; and
- Consist mainly of volunteers.

Their contact details are: <http://www.localcommunityinsurance.com.au> Phone: 1300 853 800



## **Insuring your Events**

Your standard public liability insurance will cover you for your **"normal"** activities (e.g. if you are a playgroup - you hold activities for children to play) - if you also hold a festival where a 1000 people attend to see all sorts of children's activities that may be deemed by insurers as not being your "normal" activities and you may require separate festival or event cover - if in doubt **CHECK WITH YOUR INSURER.**

GIO provides a competitive price and policy that covers you for small events (<100 attendees) and doesn't require a separate events cover for those smaller events. They can even cover you for your larger events (if you are an existing policy holder) but a higher premium may be required.

For more information, or a quotation, please contact GIO:

Phone: 1300 763 117 (**quote reference 2134**) Fax: 1300 799 786 or email:  
[nfpo@suncorp.com.au](mailto:nfpo@suncorp.com.au)

Most Local governments have access to hall hirer insurance for one off events for their own premises and these often prove the most cost effective if you can use council facilities. If you are not in a council facility you will probably require separate cover.

If you are in Victoria or Tasmania (excluding City of Greater Dandenong) you can get an immediate online quotation for most events (check the activities not covered) through  
[www.communityinsurance.com.au](http://www.communityinsurance.com.au).

## **RGIB**

<http://www.rgib.com.au/event-organisers-public-liability-insurance.php>

## **MAV Insurance: Community Groups Insurance**

MAV Insurance auspices a public liability insurance scheme for community groups. Cover is available under this scheme to groups that:

- Have an annual turnover/funding less than \$5,000,000
- Do not distribute profits to its members
- Comprise mainly of volunteer members



Provide services to the broader community

Provide a public benefit or serve a charitable purpose

MAV Insurance first established the scheme in 2002 to provide an affordable alternative to the commercial products available for community groups at the time.

Following legal reforms, commercial products have become more affordable again and MAV Insurance negotiated the inclusion of Victorian groups within a new national community insurance facility.

The Local Community Insurance Services (LCIS) provides coverage for a broader range of not-for-profit groups and activities.

#### **LOCAL COMMUNITY INSURANCE SERVICES:**

**<http://www.localcommunityinsurance.com.au/index.aspx>**

Local Community Insurance Services (LCIS) is a specialist insurance provider established to manage the insurance needs of clubs and community groups within Australia. LCIS is a division of Jardine Lloyd Thompson (JLT) who have been actively providing insurance solutions to clubs and volunteer based community groups since 1987.

All clubs and community groups need insurance of some kind and JLT have been working closely with both Local and State Governments to ensure that the insurances offered by LCIS meet the requirements of both these spheres of Government.

Our business aims to assist not for profit Organisations that have the following characteristics:

- Provide services to the broader community;
- Have a turnover/funding of up to \$5 million per annum;
- Do not distribute profits to members; and
- Consist mainly of volunteers.