



CITY OF MANDURAH

COMMUNITY
SERVICES

PROJECT FACT SHEET

Project Title: Community Groups Public Liability

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Affordable public liability insurance!

Municipal Insurance Broking Services have joined forces with Western Australian Local Government Association and the City of Mandurah to provide discounted public liability insurance cover for many local groups which have not been able to afford it in the past. Public liability and other insurances are being offered to community groups at a significantly lower rate, with time payment available through premium funding. This new scheme will relieve some of the financial pressure which community groups are currently facing.

Why do you need it?

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 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. It 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.

Owners of facilities, such as the City of Mandurah, which groups hire or lease, will usually require groups to have public liability Insurance and provide evidence that the insurance is current before they will allow groups to use the premises / facilities. From February 2006, the City will recognise that some community groups and activities represent a sufficiently low risk that the requirement for public liability insurance may be waived.

Members of local groups are encouraged to seek clarification on whether public liability insurance is applicable to any of the activities of which they are involved.

How do you get it?

Community groups, committees, associations and general sporting groups are being encouraged to access information and application forms online at the Municipal Insurance Broking Services website.

You can access information and application forms by going online to www.lgiswa.com.au and click on the community group insurance logo. This will take you into the area where

you can follow the directions to obtain a quote. The City of Mandurah also has a direct link on its website www.mandurah.wa.gov.au.

- If you are a community group requiring public liability insurance use the QBE Clubs Broadform Liability Proposal Form.
- If you are hiring a community facility/venue then use the QBE Hirers Proposal Form.
- If your community group requires a quotation for your property, you will need to complete the QBE Business Insurance Proposal Form.

For further information or to discuss costs and options, contact the Municipal Insurance Broking Services on 9483 8888.

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

<ul style="list-style-type: none"> • Festivals, Fairs, Events & Carols by Candlelight - Organisers 	<ul style="list-style-type: none"> • Hall Committees
<ul style="list-style-type: none"> • Festivals, Fairs, Events & Carols by Candlelight - Participants (MC's, technicians, singers, musicians and the like) 	<ul style="list-style-type: none"> • Reserve Committees
<ul style="list-style-type: none"> • Community Market Organisers 	<ul style="list-style-type: none"> • Progress / Development / Tourist Associations
<ul style="list-style-type: none"> • Stallholders 	<ul style="list-style-type: none"> • Community Groups (including sporting clubs)
<ul style="list-style-type: none"> • Senior Citizens / Over 55 Clubs 	<ul style="list-style-type: none"> • Social / Cultural Groups
<ul style="list-style-type: none"> • Hirers of Committee Controlled Facilities 	<ul style="list-style-type: none"> • Kiosk / Café
<ul style="list-style-type: none"> • Community Centres 	<ul style="list-style-type: none"> • Artists (Installation of Public Art)
<ul style="list-style-type: none"> • Traders Association 	<ul style="list-style-type: none"> • Church Groups
<ul style="list-style-type: none"> • Historical Societies 	<ul style="list-style-type: none"> • Community Theatre Groups
<ul style="list-style-type: none"> • Music Groups / Municipal Bands (excludes Rock Bands) 	<ul style="list-style-type: none"> • Band Practice
<ul style="list-style-type: none"> • Resident Street Parties 	