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PUBLIC & PRODUCTS LIABILITY COVER

At LCIS, we believe communities thrive when people have the confidence to do what they love.

LCIS supports the passions of local community groups and not-for-profits across Australia by arranging a selection of insurance covers.

The information contained in this brochure, which is current as at the date of publication, provides only a general overview of subjects covered. It is not intended to be taken as legal advice or advice regarding any individual situation and should not be relied upon as such. Any advice contained within this brochure is general advice and does not take into account your objectives, financial situation or needs.

You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies.

Please contact LCIS for the relevant Product Disclosure Statement, or for further information.

LCPA: 22/313, S21-1221.



Is your community group adequately covered?

As a community group, you have a duty of care to members of the public (third parties) who come into contact with your organisation. If an accident or damage to their property occurs while you are providing a service, a third party can sue your organisation which could result in you being obliged to pay for the damage or injury you may have caused.

The importance of Public & Products Liability:

This policy helps cover your organisation's liabilities if it is found to be negligent, against claims made by members of the public for bodily injury or property damage.

Your organisation may need this policy if it:

- Works with volunteers/members, clients or customers in public spaces;
- Visits or uses spaces owned or controlled by others;
- Has visitors to its premises;
- Manufactures products.



Public & Products Liability can provide cover for:



LEGAL COSTS

Can provide cover against legal costs in the event that a claim is made against your for claims alleging negligence.



PROPERTY DAMAGE

Can provide cover to your organisation if you are found negligent for causing property damage whilst acting on behalf of your organisation.



PRODUCTS LIABILITY

Helps protect against claims of personal injury or property damage caused by products sold or supplied by your organisation.



PERSONAL INJURY

Can provide cover for legal costs in the event that a claim is made against your organisation including claims alleging negligence.



THIRD PARTY

Provides cover for claims made by third parties.



PROPERTY IN YOUR CARE, CUSTODY AND CONTROL

Can provide cover for damage caused to other people's property in your custody or control where your organisation have been negligent.

Meet our triple scoop providing sweet cover all year 'round

Just like the winning Neapolitan ice cream combo, each of these flavours are delightful, but when you put them all together you get a variety of flavours to satisfy all your insurance tastebuds.

For optimum cover we suggest that groups consider taking out all three policies:

- **Public & Product Liability Insurance;**
- Volunteer Workers Personal Accident Insurance;
- Association Liability Insurance.

Public & Products Liability cover options available:

- \$10M or \$20M Limit of Liability.
- +Top up cover available for events 500+ attendees.

How this policy can help protect a group like yours

Sporting Club: Where you have mis-managed the facility or premises making the venue unsafe or not fit for the activity, resulting in a person playing being injured.

Note: This this does not cover the normal risks associated in playing a sports game, ie; people participate at their own risk.