

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 people give LCIS purpose.

GREG NAULTY
Divisional Manager LCIS

OUR PROMISE

Our dedicated LCIS team pride themselves on taking the time to get to know each new client. They use their industry knowledge and expertise to tailor the most suitable insurance solution for your organisation and most importantly ensure you have a clear understanding of the policies and what they cover you for.

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



localcommunityinsurance.com.au

1300 853 800

insurance@lcis.com.au

search LCIS



Local Community Insurance Services

Local Community Insurance Services is a division of Jardine Lloyd Thompson Pty Limited
ABN 69009098, AFS Licence No. 226827
Level 11, 66 Clarence Street, Sydney NSW 2000

Insurance policies offered by Local Community Insurance Services are issued by Thistle 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 is general advice only and does not take into account your objectives, or needs. You should consider the Product Disclosure Statement and or Policy document before acting on any advice. For a copy please contact Local Community Insurance Services.
Current as at November 2016



Local Community Insurance Services

LIKE YOU, WE'RE ABOUT COMMUNITY

Join the thousands of groups we help protect so you can confidently focus on your passion.



WHAT WE DELIVER

COMMUNITY SECTOR EXPERIENCE	TAILORED POLICIES	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

RISK MANAGEMENT ADVICE

Risk management is a process to avoid, reduce or control risks. We can assist you in this area by providing on-going advice to minimise your risks and build a strong safety culture within your group following these basic principles:

1. Identify hazards – what is the risk?
2. Assess risks – how is it best dealt with?
3. Implement controls – who will do this?
4. Monitor the risk – will it continue?

THE RIGHT COVER

By taking the time to get to know our clients we can deliver better quality insurance solutions because we understand exactly what it is you do, the risks involved and how to match the right level of cover at a price that is affordable. We can tailor each of the below policies to give your group broad protection against additional risks associated with your groups activities.



PUBLIC & PRODUCTS LIABILITY INSURANCE

Provides indemnity against claims for personal injury or property damage against you by members of the public.



ASSOCIATIONS & OFFICIALS LIABILITY INSURANCE

Provides an indemnity to officers against mis-management of your organisation through breach of duty, breach of power of authority or misleading statement.



VOLUNTEER WORKERS & PERSONAL ACCIDENT INSURANCE

Provides your volunteers with financial compensation for personal injury sustained whilst working in a voluntary capacity for your group.



ASSET & PROPERTY INSURANCE (BUSINESS PACK)

Provides cover to your group's property and assets from risks of loss, damage, fire and theft at the location you operate from.



GENERAL PROPERTY INSURANCE

Covers your property and equipment following damage when away from the premises.



OTHER INSURANCES

Contact us to discuss cover for any other insurance requirements associated with your group so we can help find the right solution.

HOLDING AN EVENT?

As the organiser of a single one-off community or family event there are several key aspects when it comes to insurance and risk management that you should consider.

At LCIS, we work with thousands of event organisers to understand their unique risks and how we can best cover these with the right level of insurance. We can also assist you with risk management before, after and during your event.

DOWNLOAD OUR FREE COMMUNITY EVENT RISK MANAGEMENT CHECKLIST ONLINE.



COMMUNITY & FAMILY EVENT PUBLIC & PRODUCTS LIABILITY

Provides indemnity against claims for personal injury or property damage against you by members of the public.

Examples of events:

- Street parties
- Festivals
- Fairs
- Fundraisers
- Gatherings
- Community Celebrations
- Youth Events
- Cultural exhibitions



EVENT CANCELLATION & ABANDONMENT INSURANCE

Provides cover for financial loss associated with holding an event such as a festival, fair, parade or market which is cancelled due to circumstances beyond your control.

We calculate our premiums to reflect the relatively low risk activities of the majority of community groups. This is considered by identifying the principal activity of each group, their revenue size and the number of volunteers operating within the group.