

We Can Cover

Insurance is available for the following types of community and Not For Profit Organisations:

- Provide services to the broader community.
- Have an annual turnover/funding less than \$5,000,000.
- Do not distribute profits to its members.
- Located in New South Wales, Australian Capital Territory, Victoria, South Australia, Queensland, Northern Territory, Western Australia or Tasmania.
- Comprised mainly of "volunteer" members.
- Provide a public benefit or serve a charitable purpose.

Some examples of the type of community groups that would be eligible for cover include:

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| • Senior citizen groups. | • Resident & progress associations. |
| • Amateur sporting groups. | • Fundraising groups. |
| • Social clubs. | • Visitor information services. |
| • Arts groups & galleries. | • Theatrical & dance groups. |
| • Hall management committees. | • Music tuition groups. |
| • Mutual help & support groups. | • Community recreation centres. |
| • Community & neighbourhood houses. | • Festival organisers. |
| • Street parade organising committees. | • Craft groups & fairs. |
| • Animal clubs. | • Youth development programs. |
| • Community park committees. | • Literacy groups. |
| • Museums. | • Resources & land care groups. |

Obtain a quote online at
www.localcommunityinsurance.com.au

For further information or to obtain a quotation, simply visit:

www.localcommunityinsurance.com.au

Alternatively, please call the following toll-free number:

1300 853 800

Local Community Insurance Services
 is a division of Jardine Lloyd Thompson Pty Limited
 ABN 69 009 098 864, AFS Licence No. 226827
 Level 11, 66 Clarence Street, Sydney NSW 2000

Insurance policies issued by
 Local Community Insurance Services
 are underwritten via a binding agreement
 QBE Insurance (Australia) Limited,
 ABN 78 003 191 035, Licence No. 239545
 82 Pitt Street, Sydney NSW 2000.

Affordable Insurance for Community Groups





Ensuring affordable insurance for Community Groups

For over 20 years, Jardine Lloyd Thompson (JLT) a leading risk management adviser, insurance and reinsurance broker – has been working with local government authorities throughout Australia to deliver specialist insurance products to community groups.

In December 2006, Local Community Insurance Services (LCIS) was established by JLT to provide a broad range of insurance products tailored to meet the specific needs of community groups throughout Australia.

Via a strategic alliance with one of Australia's leading insurers, QBE Insurance, LCIS can deliver:

- A specialist focus on the insurance needs of community groups and associations.
- Insurance products and services that are specifically tailored for community groups.
- Broad acceptance criteria.
- A service team which is experienced in both community group insurance and working with the requirements of both local and state government authorities.
- A proven track record with community groups.
- An internet-based quoting system that reduces administrative activity for our clients.

JLT is proud of the insurance services it has provided to the community sector over many years.

Benefits

JLT believes the establishment of LCIS and the strategic partnership with QBE will provide many additional benefits to the community sector:

Consistency

Our vast depth of insurance experience and our experience in working with community groups has enabled us to deliver consistent products and prices over many years. Our product and premium have remained unchanged during and since the Public Liability insurance crisis.

Our strategic alliance with QBE offers further benefit to our clients as QBE has also been involved with the community group sector for over a decade. QBE were also the managing insurer for Community Care Underwriting Agency, an insurance organisation established with the support of the Federal Government to provide public liability insurance to Not For Profit Organisations.

Efficiency

LCIS offers an internet-based quoting system that enables you to easily complete your insurance transactions from anywhere in Australia. Community groups that require specific underwriting considerations will be referred to a specialist team who will be able to provide you with specific insurance quotations.



Obtain a quote online at
www.localcommunityinsurance.com.au

Maximum Protection & Flexibility

LCIS provides an extensive range of insurance products to community groups. Our experience has confirmed community groups will require some or all of the following insurance covers to protect their risks:

- Public & Products Liability insurance
- Associations & Officials Liability insurance
- Personal Accident (Volunteers) insurance
- Business Pack insurance
- Fidelity Insurance.

For larger community groups or those who operate in more hazardous occupations, reference to the LCIS service team will provide easy access to insurance quotations specifically designed to meet your needs.

Fairs, Festivals & Parades

LCIS is also able to provide insurance for fairs, festivals, parades and market stallholders. The LCIS website has been developed to provide information about these products and how community groups can purchase this range of insurances online.

Acceptance of Local Government Authorities

In recognition of the important role Local Government plays in supporting community groups and events, LCIS will ensure the insurance products offered meet the requirements of Councils and the various Local Government Liability Schemes.

Premium Structures

The premiums offered by LCIS have been developed to reflect the generally low risk activities of the majority of community groups. Our low cost premiums will be calculated by identifying the occupation class of each community group, the revenue size and number of volunteers within the group. With this information, the majority of groups will be able to obtain a competitive quotation and transact their insurance needs online.