



Local Community
Insurance Services

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Risk guide for the holidays

Whilst we're all getting ready to enjoy the summer break, you may also be preparing for extended closure periods at your community centre or premises.

To help you consider how well positioned you are, we have put together a "holiday risk guide" to help ensure that you can take proactive measures during the holiday season.

This guide is designed to eliminate your stress with some actionable tips and pointers to help you consider and minimise your organisation's potential exposures.

Provide accessible contact information

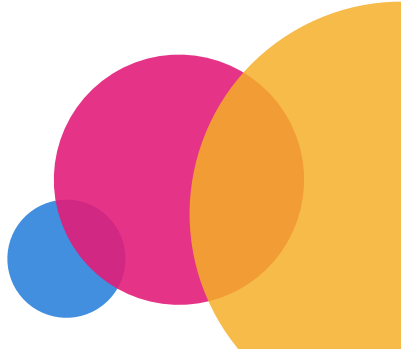
- Ensure all listed after-hours contacts are updated and readily available to relevant group members within your club or organisation.
- Ensure that you also educate all the group's members of these important contacts and how to reach them if needed.
- Contact information can include insurance contact information, contractors, security surveillance companies, utilities, locksmith, window/glass service, building service manager etc.
- We also suggest that you include the contact information of the local police station/fire service.



Housekeeping

- Ensure all adequate housekeeping/ risk management of the building is up to date before you go on leave.
- Another important step is to ensure that all outside contents have been put away and secured correctly. Things like outdoor heaters, sales, umbrellas, awnings should all be tied down or taken down over the break.
- Maintain hygiene and food safety best practice by cleaning out the fridge, vacuum and mop all floors, sterilise toilets, empty all bins – this will also deter rodents and to avoid any unpleasant odours or mould developing.
- Make sure you have sprayed inside and outside, baited or had a pest control company eliminate any nasty pests or rodents as things like spiders and rats can set off alarms, or even decay on your premises whilst you aren't there causing nasty odours or deterioration or dis-colour to walls and furniture.
- Ensure all ovens and stovetops are cleaned and switched off.
- Switch off any un-necessary power supplied or water if not required to reduce the group's costs.

Security

- Try to maintain a regular presence at your location or organise to delegate someone else to check on things at the premises if you're planning on going away.
 - Consider implementing regular security patrols over the holiday break. This could be a member of the group, community, security company or police patrols.
 - Maintain good housekeeping. Keep an inventory to who has access to your building, such as who has keys, security codes, and access to your safe.
 - Never leave any keys on the premises whilst it is unoccupied, and ensure any money/valuables are kept in a locked safe or remove them totally from the building.
 - Cupboards, desks and filing cabinets containing any critical or confidential information or items of value must be kept locked, and any portable equipment, such as laptops and mobile devices should be locked away in a secure location.
 - Things like ladders and scaffolding should also be locked away as these things allow intruders to access your building quickly and we don't want that. Any tractors, ride-on mowers, golf buggies and motor cars should be stored in a locked garage or shed.
 - Make sure your security alarm is activated, and any security doors, windows, roller shutters/roller doors are locked during the closure of your premises.
 - Take into consideration entry points to your premises. By installing shutters, window bars or criminal deterrent screen doors can be additional security solution for your group.
 - Installing lights on timers/or sensor lights and an alarm system.
 - Utilise the latest smart technology. Smart locks and doorbell cameras are becoming increasingly affordable. This allows you to remotely monitor the premises and keep an extra eye on any suspicious activity.
 - Consideration into installing video surveillance around your premises can also act as a deterrent to potential thieves/arsonists.
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Fire safety

- All fire alarm batteries have been changed; extinguishers have been serviced and are in working order, lighting is all in working order – change bulbs if necessary.
- All fire exits are easily accessible and are not blocked by anything.
- If you are in a bushfire prone region or high fire risk area, ensure your bushfire survival plan is up to date with the latest local recommendations.
- Cut down any overhang or tree growth, ensure all gutters have been cleaned out, lawns are well kept and ensure that relevant boundaries are clear and fire retardant applications such as sand are placed around the property if in a bushfire zone.
- Turn off and unplug any electrical items that don't need to be in use. Note if you decide to turn off your power you will need to ensure that your security is on a separate circuit. If not, you will need to leave this on.
- Take into consideration if you need to turn off gas and water to prevent any leaks.
- Always ensure that you lock up and store any flammable portable items such as LPG or gas as these can trigger fires by weather/arsonists or even cause a gas leak.

In the event you need to submit a claim:

If you need to claim, please download and complete the relevant claim form here.

- Please make sure you lodge any known damage or loss to Local Community Insurance Services promptly.
- Once you have completed the claim form please forward this to LCISinsurance@lcis.com.au with any supporting documentation – (invoices, photos, proof of ownership, letter of demand, medical bills etc) and we will process this for you.
- Alternatively if you have had damage to your building that requires urgent attention such as an assessor we would recommend you phone Echelon Claims on 1800 640 009

Always remember the LCIS team is here to help guide you through this process efficiently and diligently, so you and your group continue with what you are most passionate about in your community. Should you require any assistance, please call us on 1300 853 800.

Have a safe, happy and enjoyable break, and from all of us at LCIS, we look forward to working with you again in 2022.



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