Local Community Insurance Services

ANNUAL POLICY

General Public and Products Liability Insurance

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Why is it important?

As a not-for-profit or community group, you have a duty of care to the public who interact with your organisation. While your mission is to serve and support others, it also brings responsibility.

General Public and Products Liability Insurance is essential for safeguarding your organisation against unexpected incidents. This policy may be your best defence against potentially costly claims arising from your actions or omissions.

It helps protect you by covering legal defence costs and compensation if you are found legally liable, all in accordance with the specific terms and conditions of the Policy.

How it can help cover your group:

Legal Costs
Covers your organisation’s legal costs in the event that a claim is made against your organisation including for claims alleging negligence.

Property Damage
Covers damage to property caused through your organisation's negligence.

Personal Injury
Covers your organisation if you have caused injury to someone due to being negligent.

Third Party
Covers you for claims made against you by third parties where you have found to be negligent.

Damaged/Goods
Covers your organisation for damage caused by your negligence to other people’s property in your care, custody or control (excludes hired equipment).

It’s wise to consider this Insurance if you:

- Work with volunteers, members, clients or customers in public spaces.
- Visit or use spaces owned or controlled by others.
- Have visitors attend your premises.
- Manufacture or make products.

Accidents can happen, and if someone gets injured or their property is damaged while you’re providing a service, they could take legal action against your organisation. This could leave you responsible for covering the costs.

Don’t leave your community group vulnerable. Get a quote on our website for General Public and Products Liability Insurance to help protect your mission and those you serve.

Why choose us?

Comprehensive coverage
Stay protected at all your events, meetings, workshops and more.

Flexible limits
Tailor your Policy Limit of Liability to meet your needs.

Simple claims process
We’ve got your back when it counts.

Adaptable policies
Coverage that evolves with your organisation.

Expert guidance
Our local brokers are here to provide assurance and support every step of the way.

Flexible payments
Pay monthly to keep your cash flow in check.

Like you, we're about community.

localcommunityinsurance.com.au

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If JLT cannot issue Insurance to you as an agent of an Insurer because the underwriting information you have provided means that the insurable risk falls outside of our Binding Authority, JLT can instead arrange your Insurance on the open market as your agent. In this instance, JLT will be acting in a dual capacity, as an agent for the Insurer in collecting the information and then as your agent in arranging the Insurance. JLT will also be acting in such a dual capacity in circumstances where you have obtained multiple Insurance policies through JLT, where some of those Policies have been issued by JLT as agent of an Insurer and others have been arranged by JLT as your agent. All Insurance cover is subject to the terms, conditions and exclusions of the applicable individual Policies. JLT cannot provide any assurance that Insurance can be obtained for any particular client or for any particular risk.

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JLT arrange Insurance and premium costs directly to not-for-profit clubs and community groups. Quotations, renewals and new business policies are not to be accessed and resold by Insurance advisers or other Insurance intermediaries.

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