Local Community Insurance Services

ANNUAL POLICY

Association Liability Insurance

Association Liability Insurance for community and not-for-profit groups

Why is it important?

Many officers of incorporated clubs and community groups may not realise that their duties can come with personal liabilities.

That's where Association Liability Insurance comes in. This cover protects against a variety of risks and liabilities, including legal costs if your organisation is sued by a third party claiming a loss due to an act, error, omission, or breach of duty.

Legal fees can escalate quickly, and this Insurance helps ease the financial burden of defending against such claims.

Plus, it starts by covering legal defence costs right away, allowing you to focus on your mission without the worry of potential legal challenges.

Who is it for?

This Policy is designed to cover your Association, including its Directors, Committee Members, and Officers.

It may respond to Claims made against the organisation or individuals, whether together or separately.

It's specifically tailored for not-for-profits set up as Incorporated Bodies or company limited by guarantee organisations.

However, it's crucial to understand the laws in your State, as each has its own rules for not-for-profit organisations. The responsibilities of committee officials can vary from State to State, so knowing what is required is essential. If you're unsure about your local requirements, our team may be able to help.

How Association Liability Insurance can help provide protection:

Below are some examples of covers provided by this Policy.

Legal costs

Can help protect your organisation if you are sued by a third party who alleges that they have suffered a loss due to an alleged act, error, omission, or breach of duty by the Association or its Officers. Legal costs must be approved by the Insurer before they are incurred.

Fidelity

Can help provide financial protection against the loss of money or property caused by fraudulent or dishonest acts committed by an employee or volunteer.

Statutory Liability

Can help cover fines or pecuniary penalties imposed under a law or regulation which an Insured is liable to pay under applicable law and where such payment is allowed by legislation.

Employment Practices Liability

Can help protect the Association or its Officers against claims made by Employees. Examples include alleged wrongful termination, discrimination or wage violations.

Civil Liability Professional Indemnity

Can help to protect the association against liability for damages from acts, errors, omissions, or breaches of duty.

This includes misleading conduct, unintentional defamation, copyright infringement, or breach of confidentiality related to the association's services, as long as those services are not offered for a fee.

Please note, covers listed are subject to limits, sub-limits, endorsements and exclusions as described in the Policy Wording.

Like you, we're about community.

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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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