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STALLHOLDER INSURANCE

At LCIS, we believe communities thrive when people have the confidence to do what they love.

LCIS supports the passions of local community groups and not-for-profits across Australia by arranging a selection of insurance covers.

The information contained in this brochure, which is current as at the date of publication, provides only a general overview of subjects covered. It is not intended to be taken as legal advice or advice regarding any individual situation and should not be relied upon as such. Any advice contained within this brochure is general advice and does not take into account your objectives, financial situation or needs.

You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies.

Please contact LCIS for the relevant Product Disclosure Statement, or for further information.

LCPA: 22/311. S22-0744.

Don't let your market stall become more than you bargained for

Perhaps you're selling indoor plants or retro goods you've collected, among the popular stalls, packed tables, umbrellas, crowds, live entertainment, markets can often come with a wide range of potential risks. That's why most market organisers will require you to obtain adequate insurance before partaking in a market or fair.

If someone is injured in an accident or their property is damaged whilst you are providing a service or as a result of a product you have sold due to your negligence, they may make a legal demand against you.

Stallholder Public & Products Liability

A Public & Products Liability policy can help manage risk against potentially costly claims that can result from something you do or fail to do as a result of your negligence as a Stallholder.



Public & Products Liability can provide cover for:



LEGAL COSTS

Can provide cover against legal costs in the event that a claim is made against you for claims alleging negligence.



PROPERTY DAMAGE

Can provide cover to your group if you are found negligent for causing property damage whilst acting on behalf of your organisation.



PRODUCTS LIABILITY

Helps protect against claims of personal injury or property damage caused by products sold or supplied by you.



PERSONAL INJURY

Can provide cover for legal costs in the event that a claim is made against you including claims alleging negligence.



THIRD PARTY

Can provide cover for claims made by third parties.



PROPERTY IN YOUR CARE, CUSTODY AND CONTROL

Can provide cover for damage caused to other people's property in your custody or control where you have been negligent.

Meet our triple scoop providing sweet cover all year 'round

Just like the winning Neapolitan ice cream combo, each of these flavours are delightful, but when you put them all together you get a variety of flavours to satisfy all your insurance tastebuds.

For optimum cover we recommend groups to take out all three policies:

- Public & Product Liability Insurance;
- Volunteer Workers Personal Accident Insurance;
- Association Liability Insurance.

Cover Options:

\$10M or \$20M Limit of Liability

1 day, 3 day or annual cover

Scenarios of where this policy can respond:

- A stallholder's tent comes loose in windy conditions because it was not properly secured, and hits someone's parked car.
- A person slips on a wet surface in front of a market stall because the stallholder did not make it safe for people to walk on.
- The cake products the stallholder is selling cause multiple people to become seriously ill.