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Public and Products Liability



At LCIS we believe communities thrive when people have the confidence to do what they love and live like they should.

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

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IS YOUR COMMUNITY GROUP ADEQUATELY COVERED?

As a community group you have a duty of care to members of the public (third parties) who come into contact with your organisation. If an accident or damage to their property occurs whilst you are providing a service, a third party could make a legal demand against your organisation which could result in you being obliged to pay for the damage or injury you may have caused.

THE IMPORTANCE OF PUBLIC AND PRODUCTS LIABILITY

This policy helps cover your organisation's liabilities if it is found to be negligent, against claims made by members of the public for bodily injury or property damage.

You need this if your organisation:

- Works with volunteers/members, clients or customers in public spaces;
- Visits or uses spaces owned or controlled by others;
- Has visitors to its premises;
- Manufactures products.

WHAT THE POLICY CAN PROTECT YOU FROM



LEGAL COSTS

Provides cover for your organisation's legal costs in the event that a claim is made against your organisation including for claims alleging negligence.



PROPERTY DAMAGE

Provides cover for damage to property caused through your organisation's activities including damage caused by negligence.



PRODUCTS LIABILITY

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



PERSONAL INJURY

Provides cover for your organisation if one of your members has caused injury to someone in the course of your organisation's normal activities.



THIRD PARTY

Provides cover for your organisation against claims made by third parties.



DAMAGED/GOODS

Provides cover for your organisation if it has caused damage to other people's property in your organisation's custody or control.



CASE STUDY: How This Policy Can Protect An Organisation Like Yours

- If the sausages your organisation sells at its fundraiser causes multiple people to become seriously ill.
- Where your organisation has not ensured a facility or premises are safe for an activity and as a result a person playing is injured. For injuries which occur during the playing of sport, this policy does not cover the normal risks inherent in playing the game.