

Useful References

Local Government
Insurance Services

www.lgiswa.com.au.

click on "Community"
on the top tool bar and
follow the prompts.

1300 853 800 or fax
08 8235 6448.

www.dsr.wa.gov.au –

Clubs– Running Your
Club – Insurance

*Luck is good planning
perfectly executed.*

City of Armadale
Leisure Services
Locked Bag 2
Armadale WA 6992

Club Development Officer
9399 0407

www.armadale.wa.gov.au

Insurance

Club's need to look at the types of insurance and the level of protection available through their state or local Association.

There are many types of insurance available and many of these may be available through the affiliation with your State Association or governing body or by taking out insurance of your own. Some of the more relevant insurances are:

- **Public liability.** This is essential for all clubs as it protects the club from legal action from anybody who suffers in some way from something the club did or didn't do and they are found to be negligent in some way e.g. someone trips over a goal post left on the ground and suffers an injury;
- **Products liability.** This is relevant where a kiosk is being operated as it protects the club from legal action by any person who may suffer effects from the products that are sold such as food poisoning; and
- **Player insurance.** This provides cover for players for such things as medical expenses as a result of injury.

The City of Armadale's insurers (Local Government Insurance Services) has introduced the Local Community Insurance Service which is underwritten by Jardine Lloyd Thompson and offers Public Liability Insurance as well as general insurance to Community Groups throughout WA.

Handy Hints

Volunteer insurance is one way in which not-for-profit organisations can protect the organisation (if incorporated), directors or chief executive officers; board and/or committee members; volunteers and other unpaid workers; members; customers, clients, consumers (third parties).

The City of Armadale is unable to provide advice regarding individual cases involving litigation on insurance. Advice should be sought from a member of the legal profession or insurance broker or company.