

Cockburn Community Resources

City of
Cockburn



wetlands to waves



Insurance

Insurance Cover – Why?

- Provides protection to committee and membership;
- Provides protection to assets;
- Assists organisations to manage its risks associated with a range of unexpected events;
- Protects members of the public attending group events, meetings, services or programs.

Key points:

- Some insurance is compulsory (eg workers' compensation for employees and Public Liability insurance).
- Insurance cover maybe required by funding bodies, financial institutions and venue operators.
- If in doubt, seek professional advice from local government; an insurance broker or a lawyer.

Types of insurance a community organisation may require:

Insurance	General description
Public Liability insurance	Provides insurance cover for legal liability to third parties for bodily injury and/or property damage arising from your group's activities.
Personal and property insurance	To cover injury or damage caused to people or property.
Volunteer Workers insurance	Voluntary Workers insurance protects the most important asset of your organisation, your volunteers. Provides cover for financial compensation should volunteers sustain personal injury whilst working for and on behalf of a club or community group.

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