

# Public Liability Insurance for Australian not-for-profits



# Why Ansvar?

Ansvar is not just any insurer. We specialise in providing insurance to the not-for-profit sector.

Our policies have been tailor-made for small and medium sized organisations – we understand the unique challenges and opportunities you face.

## How to obtain a quote or purchase insurance

Visit [www.nfpib.com.au/oc](http://www.nfpib.com.au/oc) for an online quote or call 1300 016 599

**1300 016 599**  
**ansvar.com.au**

Please read the Product Disclosure Statement (PDS) and Policy Wording before deciding whether to acquire or to continue to hold the product. These are available from Ansvar Insurance or from our website: [www.ansvar.com.au](http://www.ansvar.com.au). Insurance Products are issued by Ansvar Insurance Ltd. ABN 21 007 216 506 AFSL 237826 Member of the Ecclesiastical Insurance Group plc.



## **What is Public Liability Insurance?**

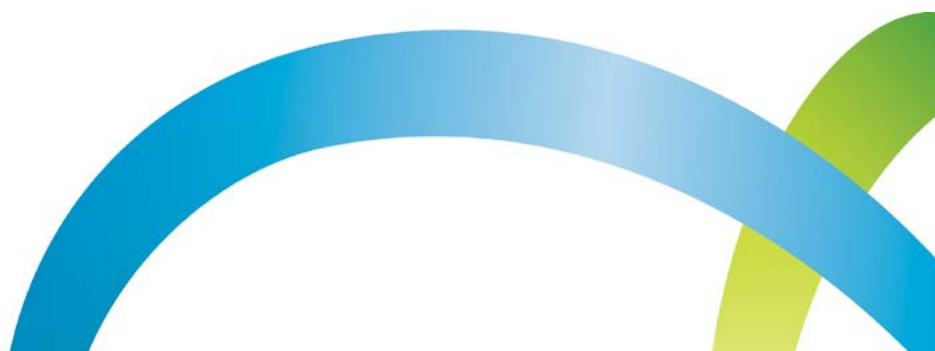
Public Liability Insurance protects the insured organisation for personal injury or property damage claims from a third party. Personal injury or property damage can occur in many ways, for example; lack of maintenance of premises, provision of group activities, community events, the selling or donation of products, food handling or lack of attention to the people in your care can pose risk of injury or damage occurring. In the event that your organisation is deemed liable for injury or damage, the Public Liability policy is designed to pay compensation to the third party.

## **Risks of not having Public Liability Insurance**

Even with robust risk management in place, accidents still happen. When things go wrong, your organisation can be held liable for compensation. Without an adequate Public Liability insurance policy in place, your organisation's financial security is at stake. One accident can result in the closure of your operations if you don't have adequate protection, not to mention the damage to your reputation which may have taken many years to build.

## **Common types of claims**

- Slips and falls
- Inadequate care
- Injury from activities performed or facilitated by the insured organisation
- Damage to third party owned property - eg, tree branches damaging cars parked in your premises.



## About NFP Insurance Brokers & Ansvar Insurance

At NFP Insurance Brokers we have over 50 years of experience providing independent insurance advice to not-for-profit and community service organisations to assist in effectively managing their risks.

We have partnered with Ansvar Insurance, a leading specialist commercial and consultative insurer, to provide a comprehensive suite of insurance products specifically designed to cover the risks faced by not-for-profit organisations, their directors, officers, and volunteers.

In addition to Public Liability Insurance we provide the following types of insurance tailored to your needs:

1. Volunteers Insurance
2. Professional Indemnity Insurance
3. Crime/Fidelity Cover
4. Employment Practices Liability Cover
5. Tax Audit Insurance
6. Building & Contents Insurance
7. Cyber Liability
8. Corporate Travel Insurance

**To obtain an instant quotation and purchase the insurance online, go to [www.nfpib.com.au/oc](http://www.nfpib.com.au/oc) or call one of our specialists to discuss your insurance requirements on 1300 016 599.**

## About Our Community

Our Community is a world-leading social enterprise that provides advice, tools and training for Australia's 600,000 not-for-profit groups. We also work with business, government and the general public to help improve their interactions with the not-for-profit sector.

Our key offerings include:

- [OurCommunity.com.au](http://OurCommunity.com.au) – plain-language help sheets, tools and books on everything you need to know about running a not-for-profit organisation
- [The Funding Centre](#) – Australia's best grants and fundraising hub
- [GiveNow.com.au](http://GiveNow.com.au) – commission-free donations for Australian not-for-profits; simple, tracked, safe donations for members of the public
- [Institute of Community Directors Australia](#) – practical and accessible governance training and resources for not-for-profit board members, and those who support them
- [Australian Institute of Grants Management \(AIGM\)](#) – the unique suite of best practice grants management services, including SmartyGrants: Australia's most-used online grants management system
- [Australian Institute for Corporate Responsibility \(AICR\)](#) – community engagement help for businesses

Organisations, products and services selected as Our Community Preferred Suppliers have undertaken to adhere to the values and other criteria laid out at [www.ourcommunity.com.au/preferredsuppliers](http://www.ourcommunity.com.au/preferredsuppliers)

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