

Public Liability Insurance for Australian not-for-profits



INSTITUTE OF
COMMUNITY DIRECTORS
AUSTRALIA

► Knowledge ► Connections ► Credentials

A division of:



ourcommunity.com.au

PREFERRED SUPPLIER
TO AUSTRALIAN
NOT-FOR-PROFITS



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Why Aon?

Aon are the **recommended** insurance broker for members of Our Community.

We are the leading insurance broker in Australia and our national, dedicated NFP insurance team have over 30 years experience in assisting NFPs of all types and sizes. Our team helps ensure your organisation has the right insurance to cover the risks your face and are happy to help explain these in simple language or answer any questions you might have. We are also proudly endorsed and recommended by several key NFP associations.

Helping keep insurance simple and your unnecessary costs down, we created the NFP Insurance Puzzle Solver which contains the 6 key insurance products usually required by NFPs. All you need to do is answer 10 questions and you'll be recommended the types of cover applicable to your organisation and have the opportunity to apply for only them, online. Try it today at; aon.com.au/oc

The types of cover we offer to NFPs are;

- Directors and Officers, aka Association Liability
- Public Liability insurance
- Property Insurance
- Business Interruption Insurance
- Volunteer Personal Accident cover – also available online: aon.com.au/vpa
- Motor Insurance
- Event insurance
- Cyber Insurance + **more**

*The information about Aon Risk Services NFP products is general in nature and should not be relied upon as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered. So before deciding whether a particular product is right for you, please request the relevant PDS or contact 1800 123 266 to receive a copy and to speak to an advisor.



Public Liability Insurance

Public Liability is required in the instance that a third party/s suffers an injury or property damage as a result of your organisation's activities. In the event of a claim like this, our Public Liability insurance will protect you, your employees and volunteers.

Common types of Public Liability claim:

- Slips and falls
- Not providing appropriate level of care
- Injury caused to the third party as a result of an activity they do for/at your NFP
- Damage to a third party property, e.g their car, laptop etc.

Our Policy Highlights:

- Policy Wording tailored specifically for Not-for-Profits.
- Alleged Molestation Endorsement (CGU & XL Catlin only) - \$5,000,000 any one claim & period. This policy does NOT provide cover for legal liability arising out of/in any way connected with actual, threatened or perceived sexual assault.
- Participation for non-contact sports, activities and events (Contact sport participation can be negotiated if required)



The Aon Risk Service & Our Community Partnership

Our Community is proud to be working with and recommend Aon to provide a suite of comprehensive and tailored insurance solutions that meet the needs of our members, organisations in the Not-for-Profit sector.

Aon Risk Services have over 30 years experience in servicing the needs of the NFP sector, are endorsed by several key NFP associations and have a national, dedicated NFP team who are on hand to assist with your insurance enquiries and be the first point of contact in the event of a claim.

As a first step, try Aon's NFP Insurance Puzzle Solver; a simple, interactive and customer-friendly online tool which they developed specifically for the purpose of helping NFPs better identify, understand and apply for only the insurance policies their NFP needs. Then, once you've identified the right covers for your organisation, you can either apply for them online or provide your contact details for a call back from Aon's NFP team to discuss any additional queries.

For more information, visit aon.com.au/oc or call 1800 803 315 for a quote.

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](https://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](https://givnow.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