



# Residents and Ratepayers Insurance Guidelines

## Frequently Asked Questions

### What is a Residents and Ratepayers Association?

A Residents and Ratepayers Association is a group of people, made up of local residents or ratepayers who represent the interests of everyone living in a particular area. They come together to represent the views of all residents in their area to help make their neighbourhood a better place to live. These associations work in conjunction with their Local Government to address physical and social issues and problems that may arise in their area, as well as promoting opportunities for community connection and inclusion through offering activities and events.

### We are not incorporated, can we still apply?

As part of the eligibility criteria, each Association must be incorporated. For more information on becoming an incorporated Association in Western Australia, please read the **Associations Inc Guide** published by the Department of Mines, Industry Regulation and Safety Consumer Protection.

### We do not have a Constitution, can we still apply?

In order to be eligible, your Association must have a Constitution that clearly outlines the purpose/function of your group. For more information on what a Constitution should include, please read the Department of Local Government, Sport and Cultural Industries **guide to establish your Constitution**.

### What kind of policy cover do we receive?

Policy cover is provided for Public and Products Liability as well as Personal Accident. Further details can be supplied by the Local Community Insurance Scheme (LCIS).

### Does a registered Association have to reimburse the City for the annual insurance renewal?

As part of the City's commitment to support Residents and Ratepayers Associations, the City pays the insurance premium costs on behalf of eligible Associations and does not recoup the cost. However, if your Association is hosting a large event, you will need to discuss the cover available with the City's Insurance Officer.

### I am currently a registered Residents and Ratepayers Association with the City's insurance scheme, how do I lodge a claim?

Please contact Local Community Insurance Scheme (LCIS) and you will be guided through the process to lodge a claim. LCIS can be contacted via:

Email: [insurance@lcis.com.au](mailto:insurance@lcis.com.au)

Address: Level 1, 148 Frome Street, Adelaide SA 5000

Phone: 1300 853 800

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### **It is approaching the end of financial year, do I need to renew my registration?**

Yes, Associations are required to re-apply via the online application annually by 1 June. If you do not re-apply, your policy will be cancelled and you will not receive insurance coverage.

### **It is the first time we have applied, when do we need to submit our online application?**

For Associations applying for the first time, online applications are open all year round. You are only required to re-apply where you are an existing Association.

### **Disclaimer**

The City is not an insurance broker or agent.

The City is not permitted to offer any advice in relation to the insurance policies or their appropriateness to your association's needs. The association is responsible for making its own enquiries.

The City's role is to administer the registration process. It is not a party to this insurance policy.