



Residents and Ratepayers Insurance Guidelines

Introduction

The City of Swan Residents and Ratepayers Insurance Scheme was developed in 2010, in collaboration with the Local Government Insurance Scheme (LGIS) and Local Community Insurance Scheme (LCIS) to address the issue of unaffordable insurance cover for Residents and Ratepayers Associations.

The City understands that affordability of insurance is a critical issue. Insurance provides financial protection and peace of mind for members, volunteers and participants. The City is not currently seeking reimbursement of the insurance premium cost.

Who qualifies as a Residents and Ratepayers Association?

A Residents and Ratepayers Association is a group of people, made up of local residents 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.

A Residents and Ratepayers Association, for the purpose of qualifying for this insurance, must meet all of the following eligibility criteria:

- Represent a specific locality or suburb, however not limiting insurance coverage to only one Residents and Ratepayers Association per suburb;
- Be independent, incorporated and a not-for-profit group;
- Come together and represent the interest and views of all residents in their area to make their neighbourhood a better place to live;
- Have a purpose to work cooperatively and collectively with the City of Swan and similar community groups with the objective of enhancing the lifestyle of the suburb it represents in relation to the natural, built, social and economic environment; and
- Have its members living or working in or adjacent to the suburbs it represents.

Supporting documents

- A copy of your constitution which clearly outlines the core function/purpose of your Association; and
- A copy of your Certificate of Incorporation as not-for-profit Association.

Requirement

To re-apply, an existing Association must submit the Residents and Ratepayers Insurance online application annually by 1 June to continue their coverage for the following year. Failure to submit this application on time will result in cancellation of insurance.

For any new Associations, applications can be received at any time of the year however to continue their insurance coverage in future years applications must be received by 1 June.



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The Policy

The City has worked with LCIS to develop affordable insurance for qualified Associations which includes Public and Products Liability cover and Personal Accident cover. Details of the insurance policy can be provided by LCIS. It is not the City's responsibility to offer advice, make enquiries or summarise the insurance policy.

Steps

1. Have you read and understood the Residents and Ratepayers Association Guidelines?
2. Have you read and understood the Frequently Asked Questions?
3. Have you completed the online Residents and Ratepayers Association application?

Contact

Please ensure you have read and understand the Frequently Asked Questions available on the City's website.

All queries regarding guidelines and registrations should be addressed to the City's Insurance Officer:

Email: insurance@swan.wa.gov.au

Address: **2 Midland Square, Midland WA 6056**

Phone: **(08) 9267 9439**

All queries regarding insurance policies, coverage, future events etc. should be addressed to LCIS:

Email: insurance@lcis.com.au

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

Phone: **1300 853 800**

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.