

Insurance and Auspice Fact Sheet

Public and Products Liability Insurance

Council requires applicants to hold current Public and Products Liability Insurance. This protects against legal liability for third party injury, death and/or Damage to Property caused by an occurrence in connection with the applicant's funded activity.

This is evidenced by uploading a valid Certificate of Currency for Public Liability Insurance to your application. The document must state the words 'certificate of currency', and not be an invoice or product statement.

If your group does not wish to purchase public and products liability insurance, you may make application through an auspice organisation.

Applicants can purchase public and products liability insurance from any insurance provider deemed appropriate for the activity in connection with the funding or by contacting Local Community Insurance Services - <https://www.localcommunityinsurance.com.au/>, call 1300 853 800 or email insurance@lcis.com.au

It is the responsibility of the Applicant to liaise with a suitable insurance provider and ensure the limit of liability and nature of cover obtained is adequate and commensurate with the risks in connection with the Applicant's activity under the Community Funding Program.

Using an Auspice

If your group is not incorporated or does not hold current public and products liability insurance, you may still apply through an auspice organisation.

An auspice is an organisation that provides you with support to manage your funding. You remain responsible for the delivery of the project, however the auspice offers additional support and acts alike of 'guarantor' for the project. The organisation receives the funding on your behalf and distributes the funds to your group for the delivery of the project.

The auspice has a responsibility to manage your received funding, take up any risk in your project, and have a responsibility to make sure the project is completed on time.

An auspice must be incorporated and hold current public and products liability insurance.

The auspice organisation is also responsible for acquitting funds. A letter confirming the auspice arrangement, on the auspice organisation's letterhead, must be attached with your application.

There are many organisations that auspice community groups and projects. Ideal places to start are your local community centre, community health service or an organisation you have partnered with previously. Note that Council cannot act as an auspice for our own funding program. You could also contact larger organisations that

share your group's particular interest, passion and values, such as any peak body organisations in your field (e.g. Playgroups Victoria or Landcare).

By partnering with an auspice organisation, you get access to their insurance and legal protection, and their knowledge, skills and networks; and the auspice organisation gets to help build their network and broaden their impact in the community.

For your funding application, your auspice will need to provide you with the following:

- A letter agreeing to act as an auspice for the project.
- A copy of their public liability insurance.
- A copy of their most recent profit and loss statement or annual report.

You can find out more about how to auspice from Justice Connect at <https://www.nfplaw.org.au/auspicing>

If you are not incorporated and would like to become incorporated, you may contact the Office of Consumer Affairs Victoria on 1300 558 181 or visit www.consumer.vic.gov.au