



# Council of Social Service of New South Wales Insurance Program

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## Insurance Information Sheet

### Community groups, markets, entertainers and insurance...

**... an unlikely combination, however these three areas have a lot in common in the current public liability insurance market.**

Several community groups using local halls or community rooms have approached NCROSS as they are now required to obtain public liability insurance to continue using these premises. These groups include senior citizens, social, gardening and dance clubs and the quoted premiums are just not affordable. At the same time, NCROSS Insurance has received calls from community markets and events where stallholders and entertainers are now required to show their own public liability insurance which is unaffordable for casuals in particular. We are concerned that these essential community activities may cease if individuals and groups cannot afford to purchase public liability insurance. A solution proposed in many circles is incorporation.

Incorporating smaller community groups could bring together, for example, several senior citizens groups operating in an area under one body which could then purchase an insurance policy to cover its members leading to a reduction in premiums for each group. In one case, three senior citizens groups were incorporated as one body which then obtained public liability insurance for \$1,200 compared to the previous quoted figure of \$1,200 for each group. Alternatively, several different types of community groups in a suburb or Council area could incorporate, although this alternative may have more difficulties obtaining reduced public liability insurance due to the wider variety of activities and therefore risk.

In the same way, community markets and events could incorporate their stallholders or entertainers, or a group of community markets could create a stallholders association that provides insurance cover for stallholders using any of the markets.

These options have been successfully used in the community; however we recommend organisations talk to their broker before commencing any of these incorporation options to ensure that their specific situation will produce the required reduced premiums.

If you want to obtain more information about Incorporation and how to do it, you can purchase the latest edition of "Incorporation" which has recently been published by NCROSS.

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**NCROSS Insurance is accepting Expression of Interest Registrations for our bulk buying scheme at [www.ncoss.org.au/insurance](http://www.ncoss.org.au/insurance).**