LGIS
ABN 69 009 098 864

Level 3, 170 Railway Pde
WEST LEEDERVILLE WA 6007
PO Box 1003
WEST PERTH WA 6872

Tel +61 8 9483 8888
Fax +61 8 9483 8898

www.lgiswa.com.au

CONFIDENTIAL

CERTIFICATE OF MEMBERSHIP
LGIS Motor Fleet Protection

MEMBER	Shire of Augusta-Margaret River
ABN AND ITC DETAILS	ABN 13 643 296 019 ITC 100.00%
BUSINESS	Municipal or other Local Government Authorities, and all incidental and associated functions of The Member pursuant to the Local Government Act
TERRITORIAL LIMITS	Australia
JURISDICTIONAL SCOPE	Australia
GOVERNING LAW OF CONTRACT	Australian
PERIOD OF PROTECTION	From: 30/06/26 at 4.00 PM Local Time (WA) To: 30/06/27 at 4.00 PM Local Time (WA)
PROTECTION	All Motor Vehicles and Trailers owned, leased mortgaged under Hire Purchase Agreement, hired in or let out on hire, loaned to or by, or used or operated by the Participating Members including to the extent the Participating Member has accepted responsibility to cover. All as defined in the Scheme Protection Wording.

LIMITS OF PROTECTION

Limit any one loss, or series of related losses arising out of any one event inclusive of the Pooled Cover.

The arrangements for this cover are governed by, and subject to, the terms of the Trust Deed, which includes:

- Pooled Cover (as defined in the Trust Deed) of $7,000,000 any one loss and in the aggregate, any one Period of Protection across all Members of the Scheme; and

- Indemnity Cover arranged on behalf of the Scheme (as defined in the Trust Deed) inclusive of the Pooled Cover, as per the below:

LIMITS OF PROTECTION

Individual Limits and Sub-limits apply per member, as declared on that Member's Certificate of Membership

Section 1 Loss or damage to vehicles as per Interest Protected.
Following loss or damage, the maximum amount payable under this Section for a covered vehicle is:

1. the cost of repairs to the vehicle;
2. the market value of the vehicle at the time of loss; or
3. the declared value stated in the Member's Motor Vehicle and Plant Register,

whichever is the lesser.

The maximum amount payable for any one event for loss or damage to all vehicles is $20,000,000, which is inclusive of all Additional Covers – Section 1.

Section 2 Protection for Third Party Liability
The total liability under this Section is $35,000,000, for all claims arising from the one accident or series of accidents resulting from the one original cause, unless the vehicle is being used for transportation of dangerous goods in which case the total liability under this Section is limited to $5,000,000 The limits include all costs and expenses for all claims arising from the one accident, or series of accidents resulting from the one original cause.

All as defined in the Scheme Protection Wording.

ADDITIONAL COVERS

Section 1

Disability Modifications (maximum per event)	$15,000
Councillor's/Director's/Employee's Personal Property (trailers limited to $2,000) (maximum per event)	$10,000
Expediting Expenses (maximum per event)	$10,000
Family Expenses (maximum per event)	$5,000
Family Expenses (maximum per period of protection)	$25,000
First Aid Kits (maximum per event)	$5,000
Funeral Expenses (maximum per event)	$20,000
Hire of vehicle following theft per event (maximum amount per vehicle $400 per day)	$10,000
Journey Disruption (maximum per event)	$5,000
Replacing Lock/Keys (maximum per vehicle)	$10,000
Loss of Use $5,000 Per Claim (Maximum Per event)	$25,000
Medical and related expenses (non-Medicare aggregate)	$1,000
New Vehicle Replacement (maximum per vehicle)	$1,200,000
Re-Delivery Following Theft (reasonable costs)	Included
Removal and Delivery Expenses (reasonable costs)	Included
Removal of Debris/Load (maximum per event)	$150,000
Retrieval Costs (maximum per protection period)	$100,000
Rewards offered following theft (maximum per event)	$10,000
Signwriting (reasonable replacement cost)	Included
Total Loss of Encumbered Vehicles (Vehicle value $750,000 or less), the lesser of	25% market value or 25% declared value
(Vehicle value in excess of $750,000), the lesser of	20% market value or 20% declared value
Traffic management costs (maximum per event)	$10,000
Two-wheel or box trailers (maximum per vehicle)	lesser of Market Value or $5,000
Volunteer Bushfire Brigade Members vehicles (where declared on Members Motor Vehicle and Plant Register) Maximum per event, per period of protection	$1,250,000

Section 2

Non Owned Trailer Liability (maximum per event)	$250,000
Section 3 Additional Covers applicable to All Sections	
Automatic Additions to Council fleet	$750,000
Crash Scene/Site Management (maximum per event)	$10,000
Crisis Coverage (maximum per event)	$50,000
Police, Fire Brigade and other Authorities costs levied (maximum per event)	$100,000
Psychological Counselling (maximum per event)	$20,000
Vehicle Testing (maximum per event)	$600,000
Volunteer Loss of No Claim Bonus/Excess	$1,500

All as defined in the Scheme Protection Wording.

MEMBER RETAINED RISK PAYMENT (MRRP)

Each Vehicle, each Claim	$1,000

1.	Volunteer Bushfire Brigade Members Personal Vehicles	Nil
2.	Councillors Vehicles	Nil
3.	Volunteers Vehicles	Nil
4.	Employees Vehicles	Nil
5.	Capped MRRP Any One Event	$30,000

Note

1. MRRP also applies to windscreen only claims.
2. Other additional MRRP may also apply as per Protection Wording.
3. MRRP applies separately to each vehicle and each claim on that vehicle.
4. Age and Inexperienced Drivers' MRRP does not apply.
5. Non-owned trailer liability additional MRRP of $2,500 per non-owned trailer.

SCHEME WORDING AND CONDITIONS

1. LGISWA Motor Fleet Protection version number V.2025 except as otherwise modified by the following endorsements which are shown in full on the Endorsement Schedule:

Bushfire Brigade Member Vehicles

This policy extends to provide protection to any owner, hirer or lessee of any:

privately owned vehicle, appliance, equipment or apparatus, the market value or the reasonable cost of repair, or the sum insured per vehicle, whichever is the lesser, of any such vehicle, appliance, equipment or apparatus, (which includes but is not limited to movable plant, hand tools, rescue equipment, ropes ladders and the like) associated with the use of that vehicle lost or damaged that is used under the direction of a Bush Fire Control Officer or an Officer or a Member of a Bush Fire Brigade for the purposes of the Bush Fires Act 1954, such loss or damage caused in the course of Normal Brigade Activities, or whilst such vehicle, appliance, equipment or apparatus is proceeding to or returning from, or parked at the scene of a bushfire or whilst involved in any Bushfire Brigade activities including but not limited to attending meetings.

Provided that:-
(a) the amount payable in respect of any such loss or damage shall not exceed the Indemnity Limit shown in the schedule and the total amount payable for all claims on this policy arising out of the one event shall not exceed $1,250,000.
(b) loss or damage does not include loss or damage that is caused by or results from wear or tear, mechanical or electrical breakdown, failure or breakage, unless any failure or breakage is directly as a result of activities where such loss or damage is caused in the course or normal Brigade Activities.

For the purpose of this extension, nil MRRP applies.

Capped MRRP Any One Event

You shall be liable for the MRRP as detailed in the policy, which applies to each claim throughout the period of protection.

Should the total of all MRRP paid by you arising out of any one event during the period of protection reach $30,000, then the policy shall revert to a nil MRRP basis for any further claims arising out of that event.

Councillors / Directors / Employees / Volunteers Vehicles
Section 3 – Additional protection applicable to All Sections, 1.5 'Councillors/directors/employee's vehicles' is deleted in its entirety and replaced with the following:

1.5. Councillors vehicles
Your policy is extended to cover loss or damage to vehicles owned or driven by Councillors, Directors, Employees, or Volunteers of the Member or driven by another person on behalf of the Councillors, Directors, Employees, or Volunteers , whilst such vehicles are being used in connection with your business and including (but not limited to) attending as a member, meetings of the council or a committee of the council, or have a delegate of the council, meeting of municipal or association conferences of country or regional councils or committees of them.

However:

1.5.1 The maximum we will pay under Section 1 – Protection for Loss or damage to your councillors, directors or employees vehicles, is $75,000 any one loss, any one event or the amount declared specified in the schedule whichever is the greater; and

1.5.2 As far as allowed by law, this Additional Cover will only provide cover in excess of any amount for which your councillors, directors, employees are otherwise insured.

The policy will extend to the driver of the vehicle as though he/she is the protected.

The owner of a vehicle protected under this extension, shall be entitled to claim car hire costs to maximum of $1,000 any one claim. Car hire costs may be claimed from the time the vehicle is in the custody of the repairer for the purpose of repair works or once the theft is reported to the Police, whichever is applicable, and ends as soon as the vehicle is repaired and/or replaced and/or returned to the owner.

For the purpose of this extension, nil MRRP applies.

Employee Indemnification Clause
Section 3 – Additional cover applicable to All Parts, 1.6 ‘Cover for other owners’ is extended to include Councillors, Employees, Bushfire Brigade members and volunteer workers but only whilst such persons are acting within the scope of their employment or authority and using their own or their spouse’s vehicle within the scope of your authority.

For the purpose of this extension, nil MRRP applies and such cover is not subject to Declaration of vehicles.

Declaration of Vehicles
Notwithstanding Terms and Conditions applicable to All Sections, 3.5 ‘Declaration of vehicles’, no contribution adjustment shall occur unless either the number of vehicles or their value (as the case may be) has increased or decreased by 10% or more during the period of protection.

Fire and Theft Cover

Where your vehicle noted in the Member’s Motor Vehicle and Plant Register is to be covered for fire and theft, then Section 2 – Cover for Third Party Liability is deleted and the respective vehicle is only covered for damage caused directly by fire or theft.

Special Condition to Section 2

We will not provide any cover for death or bodily injury under Section 2 of this policy unless prior to the commencement of this policy, you have provided to us the following details of any other policy covering you for legal liability for death or bodily injury (other than CTP or workers compensation insurance) which is in force as at the date of commencement of this policy or which will be brought into force during the period of protection:

Third Party Liability cover only

Where a vehicle noted in the Member’s Motor Vehicle and Plant Register is to be covered for Third Party Liability, then Section 1 – Cover for Loss or Damage to your Vehicle is deleted.

Vehicle Testing
The limit of liability for cover under Section 3, 1.17 Vehicle testing is $600,000 per event.

Where a vehicle noted in the schedule is to be covered for Third Party Liability, then Section 1 – Cover for Loss or Damage to your Vehicle is deleted.

Waiver of subrogation

We agree to waive any rights, remedies or relief to which we may become entitled by subrogation against:

(a) any company, corporation or organisation (including their directors, officers, employees or servants):

- (i) associated and/or related and/or affiliated companies owned or controlled by you, or
- (ii) which is a subsidiary of yours, or
- (iii) in which you have a financial interest, or
- (iv) which comprise the protected under this policy;

(b) any person and/or firm and/or company having an insurable interest herein;

(c) any Railway Authority or Government, Semi-Government or Statutory or Municipal Authority, where required under the terms of any agreement or contract entered into by you;

(d) any directors, officers, employees or servants, partners or individual connected herewith, at the option of you.

This protection shall not be prejudiced by you agreeing to such provision and that the indemnity and/or release given by you shall be equally binding upon us, whether such releases or agreements are given in the past, present of hereafter.

2.Members Certificate of Membership and Motor Vehicle Register

3. Scheme Rules and Trust Deed

PROTECTION	PROVIDER	PROPORTION
Scheme Cover	LGISWA	100%

ISSUED BY: Udam Wickremaratne
Portfolio Manager - LGIS Liability & LGIS Property

ON: 1 July 2026