
4.5 Insurance Excess – Buildings

Policy Owner	Corporate Services
Person Responsible	Deputy Chief Executive Officer
Date of Adoption	15 October 2005
Date of Last Review	25 September 2025 – Resolution 060925
Date Next Due for Review	(3 years / or earlier if required)

OBJECTIVE

To ensure sporting and not-for-profit groups are not discouraged from making insurance claims due to high excess payable on Councils property insurance.

POLICY

Council is responsible for insuring all buildings on its Asset Register. The Shire of Wongan-Ballidu is a member to the Local Government Insurance Scheme WA (LGISWA) and the excess on property claims is \$1,000. Sporting and not-for-profit groups will only pay the first \$500 of any excess payable on an insurance claim.

It is the responsibility of the group making the claim to submit all details of the claim to Council staff including:

1. Specific details of damage
2. Date of damage
3. Quotes for repair
4. Photos of damage
5. Police report NUMBER if applicable

REVIEW

Reviews of this policy are to be undertaken every three years or earlier if required.

RESPONSIBILITY FOR IMPLEMENTATION

The Deputy Chief Executive Officer is responsible for implementing this policy.