

- City of Perth ergonomics
- Cyclone preparedness
- LGIS psychological injury prevention services



Lvl 3, 170 Railway Parade, West Leederville WA 6007



(08) 9483 8888



admin@lgiswa.com.au



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LGIS is the mutual indemnity Scheme, which provides a dedicated suite of risk financing and management services for WA local governments, established by the WA Local Government Association in conjunction with JLT Public Sector (part of the Marsh group of companies).

Risk Matters is an LGIS journal to keep members, their staff and elected members informed on topical risk management and insurance issues and LGIS programs and services.



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## CEO's Message



Welcome to our last edition of Risk Matters for 2022. It has been a challenging year from a financial perspective but because of our prudent financial management, LGIS continued to deliver sustainable long term protection to the Western Australian local government sector, ensuring that we remain strong and ready to respond when our members need us.

The LGIS Annual Report is out and available for members on the website. If you haven't had a chance to read. please visit our website, lgiswa.com.au. Our Account Managers are also out on the road visiting members to discuss the yearly results, cyber-risk reports and chat about the opportunities and challenges within your organisation.

In this edition, our feature explores the importance of documented evidence and good record keeping for defence of a claim. We also talk about the LGIS claim process in detail, followed by case studies explaining how good record keeping processes helped our members defend a claim.

We also explain why closing out recommended audit actions are important for members to reduce liability exposure. Where noncompliance cannot be addressed in the short term, local governments should make sure that they can demonstrate planning and budgeting is in place to achieve compliance in the future. It's vital to make sure that all decisions are documented, especially when you decide not to act on a safety recommendation.

Cyclone preparedness is another crucial topic. We focus on common types of property damages caused due to cyclone and how members can prepare themselves for an unseasonal cyclone activity predicted by the Bureau of Meteorology (BOM).

Rising inflation has been all over the media and this edition also looks at the need to consider inflationary pressures when valuing both property and motor assets so that you can be confident that if disaster strikes, your protection will be adequate to appropriately respond.

We also share a success story from the City of Perth; our injury prevention consultant evaluated workstations of a group of employees to make sure they were comfortable, safe and less likely to injure themselves.

Finally, our 'Ask an Expert' columns explore topics like the importance of documentation, guidance over how to safely work in heat and advice on how should local governments manage high

I do hope you enjoy our summer edition, and if you have a question for our Ask an Expert column please send it through to me or our editorial team at pia.duxbury@lgiswa.com.au or patrika@lgiswa.com.au

As always, if you have any questions about the magazine, or if you'd like to discuss any matter regarding your membership, cover, claims, or risk management services with LGIS, please contact me directly on 9483 8855.

I wish you and your family a safe and merry festive season.



# The best defence? Mitigation and good record keeping



LGIS receives approximately 1,300 claims on average each year; for the past five years, of those the vast majority are common law claims.

Of the common law claims across all portfolios we generally deny 89% and settle 11%. Unfortunately many claims are settled because of a lack of documented evidence, or record keeping. Whether it's making sure that evidence is immediately gathered and preserved when an incident occurs or because records haven't been kept on decision. Let's take a look at the claims process and what LGIS members can do to make sure that we achieve the best outcome for them and the Scheme.

### Act quickly

Timing is everything when a common law claim is lodged. Various departments across the local government organisation will need to work together to investigate the claim and find documents. LGIS members who have well established processes, procedures and systems to document complaints, assessments, actions and rationale for decisions are well positioned to successfully defend a claim.

### **Understanding the claim process**

### 1. Acknowledge and document the claim

As soon as you receive a claim, acknowledge it. It's important to note that maintaining a record of the correspondence is crucial as it helps in defending a claim. Never ignore the correspondence, always acknowledge receipt, however never make any offers or accept liability without consulting the LGIS team.

### 2. Notify the LGIS team

Following the acknowledgement, notify LGIS about the claim. Make sure you tell us if you have a defence or think someone else might be at fault.

### 3. Investigation of the claim

If LGIS decides to investigate a claim, it will appoint either a law firm or an independent investigator to do so. You will be contacted by the lawyer or their appointed investigator to collect evidence - the best results occur when they are provided with direct access to all paperwork and the people involved. Don't withhold any information or partially disclose it as it may affect your case in defending a claim. It's important to note that any evidence collected or anything you tell to your lawyer (or appointed investigator) is protected by legal privilege.

### 4. Decision time – deny, accept, or settle?

Whether a claim needs defence or demands settlement, the decision depends on the evidence provided. Witnesses and memory can't always be relied upon, so systems and documentation and are often one of the strongest elements in defence of a claim.

### What's legal privilege?



Legal professional privilege is a rule of law that protects the confidentiality of communications made between a lawyer and their client. The privilege belongs to the client and may only be waived by the client.

Legal privilege protects LGIS members when giving evidence to their lawyers, anything you tell them will be kept in confidence.



## What are the risks associated with defending a claim?

There are a number of common scenarios that the LGIS claims team sees time again which weakens members defence.

### 1. Risk audits not actioned

Risk control audits are one of the best measures to mitigate risks associated with local government facilities like aquatic centres, playgrounds, youth precincts, libraries and recreational areas. However, just getting an audit done is not enough; members should act on the audit's recommendations.

Importantly any decisions should be documented – especially if there's a decision not to implement a recommendation, make sure your reasoning is explained.

### 2. Processes not followed

Make sure that your processes and procedures are understood and followed by all staff. Consider a case where a complaint is made but not transferred to the relevant department. If a proper communication channel is not established, there are chances for the claimant to get an upper hand in the case.

### 3. Lack of proper documentation to prove your position

Make sure that decisions are recoded. For example, the local government decides not to action all aquatic facility audit recommendations but the reasoning (budgetary constraints) is not documented. Without documentation the local government may be viewed as negligent because they have not acted on a known risk.

Another important element of documentation, particularly with audits and inspections, is before and after pictures. Make sure that photographs are taken and recorded after every inspection, or for that matter, after an incident.

Ensuring a proper record of every inspection, be it small or big can be helpful while producing an evidence for a claim. Every record can assist in demonstrating reasonable actions aimed at meeting the local governments' duty of care in the management of public assets.

### 4. Unavailability of documents when needed

Unfortunately some cases can go on for months and even years. In these circumstances it becomes important to retain documents for a long period of time. Another factor is change of staff at local governments. To keep new staff updated about ongoing claims, saved documents can be a great reference point.

### 5. Claims can be made years after the incident

By the time a claim is made, witness memories usually fade as cases go on for long period of time. In this scenario documentation is vital.

### Common scenarios

Let's look at common claim scenarios and how local governments can work towards mitigating such risks.



# Case Study 1: Pool stairs cause slip (or was it something else?).

### The incident

A 35-year-old woman injured herself whilst descending a set of steps at a leisure centre in May 2019. The facility, which included a public swimming pool, was owned and operated by one of our members. The claimant suffered a mild injury on her lower back. She alleged that her fall on the step was caused by the steps being slippery and this happened as a result of member's negligence.

### **Background**

The surface of the stairs at the facility was installed in 2014 and it was a non-slip fibreglass compound. Moreover, the surface of all the steps at the leisure centre is re-coated every year in the month of July when the centre is closed for maintenance.

#### The claim

LGIS was informed about the claim and investigated the matter to find out whether the City was liable.

### **Key findings:**

- There was proper documentation to prove that the steps had been installed with non-slip coating in 2014.
- There was evidence that the stairs are resurfaced every year as part of their maintenance plan.
- Further, there was evidence to support that the claimant tripped over the thongs she was wearing rather than 'slipping' on the stairs.

#### The outcome

Based on the LGIS investigation report, it was confirmed that the steps were up to Australian standard and had no design flaws. Through proper documentation made available by our member, LGIS was able to establish that the stairs' surface was made using non-slippery material and is resurfaced every year. The member was not liable for the claimant's injury. Therefore, the claim was successfully denied on behalf of the member.



## **Lessons from this case**

The defence in this case was strong as our member had well documented proof of the installation and maintenance of the concerned area. Local governments should note that it is extremely important to retain documents showing any upgrades and regular maintenance of their asset in case of a claim.

### The incident

In June 2019 a young child was injured at a playground adjacent to a sporting complex maintained by one of our members. The child was playing on an in-ground trampoline and their foot was caught in the gap between the trampoline mat and the surrounding frame/soft fall material. As a result, the child suffered a broken leg. The child's mother made a claim against the Town alleging that the incident occurred owing to the local government's negligence towards ensuring the trampoline was compliant with required Australian standards.

### **Background**

The Town had engaged independent contractors to design and construct the playground, which was completed in 2017. In addition, the member had engaged another independent contractor to install the play equipment at the playground.

The playground underwent regular safety checks and maintenance as part of their risk management process and found the following:

- Prior to the handover of playground to the local government, the independent contractor had tested all the play equipment, including the trampoline, and had issued compliance certificates confirming that the trampoline was compliant with relevant Australian standards.
- The playground, including the play equipment (particularly the trampoline in this case) is inspected by an independent contractor every three months before all school holidays. The contractor checks for any defects, potential hazards or safety concerns
- These inspections were documented at every step and even before the child's incident. The inspections found no safety concerns associated with the trampoline.

### The claim

The injured child's mother made a claim against the local government alleging the incident happened because the Town was negligent towards its residents as it failed to ensure that the trampoline was compliant with required Australian standards. The claimant (mother of the child) also provided alternatives to the current design of the trampoline which, in her view, would have been 'safer'.

Our team assessed the claim keeping in mind varied factors involved in a playground. We know that playgrounds in general have a risk versus reward environment. A playground should offer a risk environment for kids to learn and grow, as well as ensure that children remain safe from any sort of serious harm.



### **LGIS** report findings:

- The member had the relevant documents to prove the trampoline was, at the time of construction, compliant with relevant Australian standards.
- The trampoline, along with all the other playground equipment, was inspected regularly for any defects, potential hazards or safety concerns by an independent contractor with relevant skills and expertise in carrying out such inspections.
- The previous inspections of the playground did not raise or identify any safety concerns with the trampoline.
- The Town had acted reasonably in design, construction and maintenance of the playground and the trampoline (there were relevant documents to support this). Simply put, just because a piece of equipment could be made safer does not mean it is unsafe in the first instance.
- The incident was due to the inherent risks involved in using a playground, which is part of the very nature of risky play in order to challenge children and deliver development opportunities.

### The outcome

LGIS investigated the incident and obtained all the necessary information and documentation from the local government involved and found that the installation and maintenance of the trampoline was up to standard. Therefore, LGIS denied the claim as the member had not been negligent.

### Lessons from this case

It is extremely important for members to ensure and document:

- That playgrounds are constructed or upgraded according to the relevant standards at the time.
- Playgrounds are regularly inspected to ensure they continue to comply with applicable standards and do not require maintenance or repair.





### The incident

The claimant, a regional local government employee, suffered an injury in his left wrist while drilling a hole with a post-hole digger (also known as auger) in September 2018. It is important to note here that the claimant was left hand dominant. The medical case was complicated by multiple surgeries including wrist fusion surgery with the claimant subsequently alleging Complex Regional Pain Syndrome (CRPS). He was deemed unfit to resume on his pre-injury role and therefore, alleged that the Shire was negligent and did not perform its duty of care.

### **Background**

- ▶ Engineering and ergonomic experts were consulted in this case and evidence was obtained both by the claimant and local government in relation to the auger and the system of work.
- The claimant reported to his expert that he pushed down on the auger whilst operating it. This was contrary to the operating instructions to not push down on the auger.
- It was suggested that no formal training had been provided and that the claimant had not read the operation manual.
- The Shire's expert acknowledged that if the claimant was pushing down on the auger, this would have given rise to the mechanism of injury, given the claimant's arms would have been stiff and not in a position to react to the sudden torsion of the auger.
- The claimant alleged that he was required to dig 37 holes using the auger. Both experts agreed that if 37 holes were required to be drilled, then a vehicle mounted auger should have been used in order to minimise the risk of injury.
- Experts from both sides agreed that if he was pushing down on the auger for all 37 holes then the risk of injury was high.

### The claim

The claimant is a plant operator/general hand who claimed workers' compensation and common law damages against a regional local government. He claimed for a left wrist injury when using an auger. The injury occurred when the claimant used a handheld auger to drill holes to. He alleged that when drilling into rocky soil on the shoulder of the road, the auger caught on a rock or a root, which caused it to recoil, injuring his wrist.

**CASE STUDY** 

As a result of his injury, it was not possible to rehabilitate the claimant back to his pre-injury role or any alternative role. He obtained evidence of a whole person impairment to enable him to commence a court action for common law damages. He also obtained expert evidence in support of his claim in negligence, and the matter was settled prior to trial for a substantial sum.

### Lessons from this case

- Members must ensure that employees receive adequate training on safe operation of all equipment, in this case the auger, and the training records are maintained.
- A risk analysis of tasks involving equipment (in this case an auger) should be done, and controls should be carefully considered. In this case it should have been asked if a vehicle mounted auger would be more appropriate due to the number of holes required to be drilled, and/ or the soil in which the holes are being drilled.
- The use of handheld augers should be restricted to incidental "one-off" tasks rather than larger tasks involving the repeated digging of holes.

### **Key takeaways:**

- Risk management it is imperative that local governments focus on putting systems in place to ensure risks are identified appropriately.
- Document wherever possible. Saving records like audit reports, inspection records, incident reports, risk registers and third party contracts for at least seven years can be helpful if a claim is made much later after the incident happened.
- Take photos after every incident, regardless of a claim been made or not.
- Risk audits and inspections should not be treated as any other box ticked. Closing out suggested actions and recording every step during the process is recommended.

If you need more information on risk management, please contact our LGIS risk team or if you wish to know more about the claims process, get in touch with our claims team. 🔻







Proactive safety and actioning audits is a winning formula

A decade's long partnership between LGIS and the Royal Life Saving Society of WA (RLSSWA) has delivered benefits to the entire WA local government sector – but work still needs to be done to make sure that audit recommendations are actioned to keep aquatic centres safe.

Public swimming pools are an important and highly valued resource across Western Australia. For many, particularly in regional communities, they're a community hub - offering a range of physical and mental health and wellbeing plus employment opportunities.

It's crucial that local governments adopt proactive measures to manage aquatic centre risk and that identified hazards are addressed quickly, within the constraints of time and resources. When audits are done it's vital that a recommendations are considered and actioned. Any plan to handle risk management recommendations needs to be documented.

According to the Royal Life Saving Society of WA (RLSSWA) 22.3 (0.02%) of aquatic injuries occurred at public pools out of 100,000 visits in 2020/21. Of these 50% of major incidents involved people over 50 years of age. The top three public facility incidents were due to trip/fall/slip, swimming and a preexisting condition. The low numbers indicate that LGIS members' proactive approach to aquatic management is working.

Unfortunately although the number of incidents is low, the severity remains high for aquatic centre claims.

### Aquatic centre audits a benefit of membership

LGIS has worked in partnership with RLSSWA for over 10 years in an effort to improve safety outcomes for its 4,000 plus staff and 11.4 M patrons that visit aquatic centres each year.

Practically, this partnership sees RLSSWA coordinate over 30 site visits and safety inspections of local government public aquatic facilities throughout the state every year. Inspections are completed every four years and are included as a benefit of LGIS membership.

### **Need for aquatic facility inspections**

The key drivers behind these inspections are to help:

- local governments gain a comprehensive understanding of their compliance against the aquatic code and practice, and guidelines for safe pool operations.
- local government facilities meet their ongoing and
- allocate adequate funds and resources needed to realise a safer public aquatic facility.

The 2020/21 RLSSWA Bigger Better Safer Aquatic industry report recommends a continued effort to reduce injuries at public swimming pools. Prevention and early intervention strategies should be put in place either to remove hazards or change patron behaviour to reduce injury risk.

This is why follow-up communication forms a definitive part of our assessment process. It consists of various measures to help aquatic facilities achieve best industry standards.

### What is follow-up communication?

Post inspection, we provide aquatic centres with time frames where work recommendations have been advised in the RLSSWA LGIS' report. However, these recommendations are aimed at helping members achieve best safety standards for their facilities.

To support our members we do the following communication:

- Two week telephone conversation with facility manager, explaining that there is an eight week period giving facilities an opportunity to rectify faults.
- Four week reminder email to the facility managers of close out date and to provide an email of evidence of any completed faults.
- Eight week email to the facility manager notifying them that the follow-up period is about to close.
- Twelve week report submission and finalisation. Report provides a summary of update and progress towards compliance.

Members are advised to close out their assessment action items in order to achieve overall compliance. This is important or rather the best practice to manage risks at an aquatic facility.

Where non-compliance cannot be addressed in the short term, local governments should make sure that they can demonstrate planning and budgeting is in place to achieve compliance in the future.

### **Winning ways at Wanneroo**

Wanneroo Aquamotion has incorporated best possible measures to make their facility safe for the community. The City recently won an award for Aquatic Facility Safety by The Leisure Institute of Western Australia (LIWA Aquatics). This award recognises demonstrated commitment to continuous improvement of aquatic health and safety outcomes through the creation and continuation of an outstanding safety culture.

The City of Wanneroo implemented MYOSH (a web-based accident, incident, hazard, and evacuation reporting tool) to track hazards and faults and associated rectification processes and outcomes. The system, which is available to all employees, allows 'accountable persons' to be assigned and tracked to ensure any hazards, faults, incidents or accident investigations are actioned in a timely manner and dealt with transparently.

Along with software tracking, Wanneroo Aquamotion has been proactive in providing staff with ongoing safety training in chemical handling, updating procedures to ensure safe work practices and ensuring regular audit checks are done and updated to maintain compliance and high standards of operations and management,"

The criteria for any aquatic facility to receive this award states that:

- The centre must have had a safety audit completed within the past four years
- It should provide a summary of safety systems
- It should also provide details on how a facility has engaged with its workforce to implement outstanding safety culture
- Make available any evidence of safety audit improvements (implemented or in current development)

### Safety improving across sector, but still work to do

Overall safety practices across local government aquatic facilities continues to improve, with over 57% of the members inspected in 2021/22 achieving results above the industry benchmark. A quick glance at the RLSSWA graph 'Safety score vs average' demonstrates the individual results of 26 local government audited in the 2021/22 period.



Whilst safety scores at public swimming pools have progressed positively, it is critical that LGIS, RLSSWA and the broader sector continue to challenge operational practices in the search for continual improvement.

For queries regarding aquatic facility compliance assessments or aquatic risk management in general, please contact the LGIS risk and governance team on o8 9483 8888. V







# It's a success: City of Perth's ergonomic assessment



### Spot the difference! City of Perth get proactive to avoid musculoskeletal injuries

The City of Perth engaged the LGIS injury prevention team to evaluate workstations of a group of employees at their depot to make sure they were comfortable, safe and less likely to injure themselves.

LGIS Injury Prevention Consultant, Darryl Griffiths, visited the depot to observe employees' current work methods, equipment layout and complete an ergonomic evaluation. The identified hazards during this assessment were quite specific, however common ergonomic issues our injury prevention consultants encounter include awkward sitting postures, incorrect backrest height and angle, poor monitor heights, angles and distances, and overreaching for the keyboard or mouse.

Ergonomic assessments are available to all LGIS members; it's included as another benefit of membership.

### Why injury prevention?

Injury prevention is a key component of any health and wellbeing structure at a workplace. The Scheme injury prevention program is included as part of membership and supports WA local governments in reducing injuries in the workplace.

Our team is focused on proactive and strategic services to assist members with reducing the risk of manual task injuries in the workplace. LGIS services are interactive and engaging, and focus on outcome based learnings to empower workers to apply the principles on an ongoing basis in their roles.

### What is LGIS' ergonomic process?

An ergonomic assessment is designed to assess a worker's environment to ensure they are correctly set up, thereby minimising the risk of injuries, aches or pain, and maximising productivity. Below is a list of the range of ergonomic solutions available through LGIS.

### 1. Basic ergonomic assessment (15 minutes)

Designed for workers with no pre-existing pain or discomfort.

### 2. Comprehensive ergonomic assessment (30 minutes)

Suitable for workers currently experiencing pain or discomfort.

### 3. Telehealth ergonomic assessment (20min)

Using Zoom as a platform, our injury prevention team can help workers setup and adjust their workstation via a telehealth assessment. This can be provided for both office and home workstations.

### 4. Vehicle/plant ergonomic assessment (30 minutes)

Spending long hours driving in a static posture can lead to pain and discomfort. This assessment is designed to ensure safe and appropriate sitting postures when driving or operating.

### 5. Home office workstation assessment (30 minutes)

Designed for computer- based workers, who work from home. to ensure their workstation and environment is set up in line with ergonomic principles.

Following the assessment, an individual report is completed. which includes recommendations for changes, and outlines any new equipment that may be required.

In this instance, a purchasing officer within the City of Perth's fleet and depot services department was evaluated due to concerns regarding his workstation layout and discomfort he was experiencing as a result.

Take a look at LGIS' key findings, hazards and improvements:

### **Key Findings:**

We identified some hazards which contributed to fatigue and employee discomfort.

- The employee undertook computer based tasks on a frequent basis.
- During the day, he used three monitors two monitors were located on the workstation skewed to the right, and a third monitor (providing front gate surveillance for the depot) located on the upper right side wall (approximately 180 cm above the floor). See before image.
- There was a large hutch at the rear of the workstation which reduced the available workspace.
- The worker used a very small wireless mouse.
- ▶ He reported significant neck discomfort.

### **Identified hazards:**

- Awkward neck posture to view the front gate surveillance monitor (extension and rotation)
- ▶ Constrained workspace due to the dual monitor stand location and rear-hutch shelving.
- Awkward wrist posture when using the mouse.

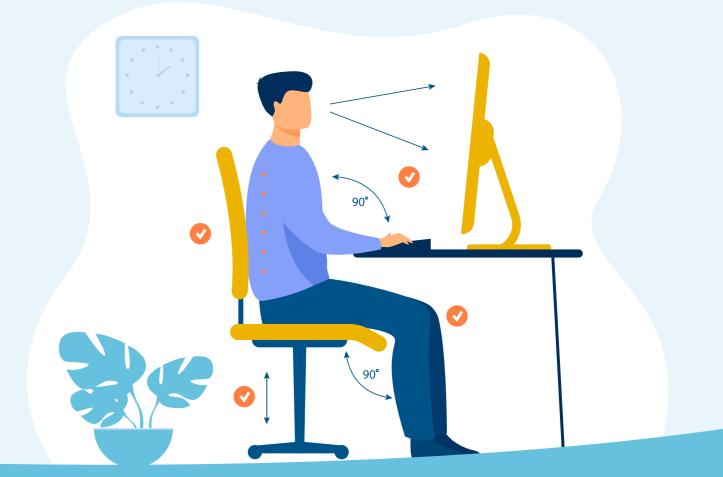
### Improvements/controls

- The rear vertical hutch/cabinet was modified by removing multiple shelves. This allowed the dual monitor arm to be moved further back on the workstation.
- The monitor arm was located centrally in line with the
- The front gate surveillance monitor was relocated from the upper right wall to down to the desk level on the left of the
- A larger mouse was provided. (see after image)

### **How it benefited the City of Perth employee**

- Improved workflow with being able to view all computer monitors easily.
- Improved neck posture when viewing monitors.
- Increased workspace after moving the monitor arm back and modifying the vertical hutch.
- Improved right wrist posture when using the mouse.
- Improved morale with rapid improvements being made.

For an ergonomic assessment within your facilities, please get in touch with our injury prevention consultants or contact James Larkin, WorkCare Services Manager at health@lgiswa.com.au 🏹





# Are we cyclone ready? BOM predicts early start to cyclone season

Our weather is changing, and WA Local governments and communities need to make sure that they're prepared for unseasonal cyclone activity.

The Bureau of Meteorology (BOM) warns of an increased chance that the first tropical cyclone in the Australian region is likely to be earlier in the season. The country is at heightened risk of an above-average number of tropical cyclones until May 2023.

October to April is the peak time in Australia for flooding, tropical cyclones, heatwaves, bushfires and severe thunderstorms. According to BOM, this season, there is a greater than 70% chance of at least 11 tropical cyclones – the long-term average – as well as an elevated risk of grass fire and prolonged heatwaves in southern areas of Australia, with higher humidity.

We are very well aware of the havoc tropical Cyclone Seroja created in 2021, severely damaging homes, businesses, communications, road infrastructure and electricity service across a number of WA communities.



### Common types of property damages caused due to cyclones

- Roofs blown away due to failure of rusted fasteners, connector plates, roof battens and other roof components.
- Structural damage to buildings caused by cyclone winds. This structural damage can then lead to debris that further damages other buildings, even if adequately protected against wind loading.
- Damage to verandas and roofs caused by failure of rot or termite-affected timber.
- Failure of inadequately secured gutters, flashings, fascia and eaves.
- Wind-driven rain entering buildings through vents, under flashings or through weep holes in windows and glass sliding doors, causing damage to floors,

- ceilings, walls and building contents.
- Broken doors and windows caused by wind-borne debris, which can let in more rain and wind.
- Doors and windows blown open due to inadequate fixing to walls or inadequate locks and door sets.
- Garage doors being blown in or out.
- Collapse of unreinforced masonry walls.
- Damage to buildings, fences, pools, patios and carports etc. caused by falling trees or wind-borne debris
- Property inundation and damage caused by storm tide.



Members can mitigate the risk of property damage by focusing or rather upgrading areas which are at high risk of getting damaged due to rain and accompanied wind, and further identifying other potential hazards around an asset.

Precaution needs to be administered in three stages – pre-season actions, immediate actions, and regular retrofits and upgrades.

### 1. Pre-season actions

The focus should be on aspects like roof inspections, securing control boards from water, storing chemicals above ground level, and cleaning and tightening of gutters.

### 2. Immediate actions

These set of actions are different from the previous ones as they focus on implementations done right ahead of a cyclone warning. Preparedness measures include additional availability of fuel, finding proper shelter for vehicles, and disconnecting main electrical feeds to the facility.

### 3. Building Retrofits and Upgrades

Whether an asset falls under cyclone-prone zone or not, retrofits and upgrades are essential part of property maintenance. Therefore, members are advised to regularly inspect, maintain and repair any asset they own. This is important as many building materials deteriorate over a period of time, and their steel elements and reinforcement in concrete can corrode. Moreover, rot or termites can affect the timber used in the construction of an asset.

Resources for these actions are available on the LGIS website.

For more information please get in touch with your account manager. Y'





# Refreshed: LGIS psychological injury prevention services

Our refreshed psychological injury prevention services are focussed on resolving workplace issues and reducing psychosocial hazards.

These services support members in meeting their responsibilities under work, health and safety legislation to provide a safe work environment – including the identification and proactive management of psychosocial hazards.

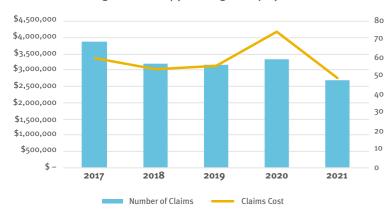
With emphasis on mediation, workplace counselling and critical incident debriefing, our team aims to help members mitigate the risk of psychosocial hazards.

Psychological injuries are a significant contributor to workers' compensation claims with numbers in Western Australia continuing to grow year on year, since 2017/18 mental stress claims across the State have grown by 28%.

The leading contributor to these claims is work related harassment and bullying and therefore, our preventative services aim to intervene early so that injuries are less likely to occur.

From a local government perspective LGIS has seen a steady increase in psychological injury claims year-on-year. From 2017 to 2021 we've received 289 claims with a total cost of over \$15.8 million. The average cost of psychological injury claims is \$56,923, substantially more than the average cost of all claims at \$19,388.

### Local government pyschological injury claims

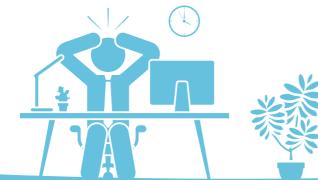


# What are psychosocial hazards at work?

Psychosocial hazards are aspects of work and work situations which can lead to psychological injury of physical harm. These stem from:

- The way the task or job are designed, organised, managed and supervised
- Task or jobs where there are inherent psychosocial hazards and risks
- The working environment or requirements to undertake duties in physically hazardous environments
- Social factors at work, workplace relationships and social interactions.

Workplace psychosocial hazards are related to the psychological and social condition of the workplace rather than just the physical conditions. These include stress, fatigue, bullying, violence, aggression, harassment and burnout, which can be harmful to workers and compromise their wellbeing.



## Who's responsible for managing psychosocial hazards?

The focus should be on aspects like roof inspections, securing control boards from water, storing chemicals above ground level, and cleaning and tightening of gutters.

The Work Health and Safety Act (WA) 2020 (WHS), requires that a PCBU (Person conducting a business or undertaking), which is the employer, ensures so far as is reasonably practicable that workers are safe and healthy while at work. It should be remembered that a volunteer is also defined as a worker under WHS legislation.

Psychological safety is an important aspect of a workers overall health and safety. Employers have a duty to manage psychosocial hazards, with the appropriate controls. All officers, workers and 'others' (which includes elected members), have a responsibility to take reasonable care so that their acts or omissions do not adversely affect the health and safety of other persons.

Safety is everyone's responsibility – councillors, leaders and workers – we all have a part to play.

### **Psychological injury prevention services**

We now offer a range of proactive services to our members to address workplace issues aimed at preventing psychological injury. These services are available as a benefit of LGIS membership.

### 1. Mediation

Workplace conflicts can affect both those who are directly involved and others who get caught up in issues. If not handled correctly, conflicts can easily escalate leading to a negative work environment.

Mediation can help to address the issue, before it escalates. It is not about finding fault. The process involves working with individuals to find possible solutions. The services is confidential and can be an incredibly effective, early intervention tool.

### 2. Critical incident debriefing

Unfortunately, critical incidents may occur and often impact workers.

Incidents such as workplace death, witnessing a serious injury, or a significant community event like a bushfire or cyclone may have a significant impact on workers.

The LGIS critical incident debriefing service can help, supporting workers to process what has happened. Our team also provides face-to-face support to staff impacted by such incidents.

### 3. Counselling

LGIS counsellors can provide support on a range of work related issues.

Our short term counselling aims to provide local government workers, elected members and bushfire volunteers with support for a wide variety of work related issues such as work relationships, conflicts at work and other work related issues.

To access this service, an individual must be referred to LGIS by the local government using the referral form overleaf, which will entitle the individual up to six sessions.

For more information on these changes, please get in touch with our People Risk Manager – Emma Horsefield at emma.horsefield@lgiswa.com.au or 0407 957 932.





LGIS Risk Matters Summer 20

# Inflation at its peak - time to re-evaluate assets



WA Local governments need to consider inflationary pressures when valuing both their property and motor assets so that they can be confident that if disaster strikes, your protection will be adequate to appropriately respond.

LGIS members need to consider the actual cost (refer to our protection policy wording) of the following:

- ▶ A building; the rebuilding thereof or in the case of property other than a building, the replacement thereof by similar property in either case in a condition equal to, but not better or more extensive than, its condition when new.
- A vehicle; the market value which is based on what similar cars in the same condition are worth, as well as the average price if you were to replace that vehicle today.

In Australia, inflation is growing at its fastest pace in 20 years, the cost of living and increases in construction costs are front page news. The Australian Bureau of Statistics (ABS) has reported that annual inflation had surged to 7.3% in Q3 2022 from 6.1% in Q2 2022 and 5.1% in Q1 2022, surpassing market estimates.

Market movements can significantly impact the tangible assets and business interruption values declared within scheme protections.

Valuations have become a focal point, driven by concerns about declared values adequately capturing market movements as well as loss experiences in cases where loss amounts were well above reported values.

Inflationary factors such as changes in construction costs, increase in labour charges, supply issues and increased equipment costs all have a material impact on the values that are required to be declared.

During these times, we are seeing continued strength for damaged and salvaged vehicles. This is causing salvage values to rise, which is impacting the overall amount of vehicles that are deemed a total loss that may have been borderline in previous years. These salvage figures are used in the assessors calculations when determining if the vehicle is a write off, or not.

It is crucial that members understand the impact inflation may have on their scheme programs.

### Impact of inflation on declared asset values

If you have not reviewed and updated values, this could result in your values being inaccurate and impacting you in a claims event.

# Common mistakes to avoid when declaring asset values

- Using last years declared values or simply increasing/decreasing values by a percentage.
- Declaring assets at market or fair value for building and contents
- Not assessing all asset classes, for example ignoring fit out or contents.
- Declaring the value of what you would prefer to replace the asset with.
- Relying on advice from an in-house accountant or engineer.
- Asking the bank, builder, architect or real estate agent to provide values.
- Insufficient consideration of regulatory and compliance codes.
- In the case of acquisitions, assuming that the values supplied are accurate.

With continuing changes in material costs, labour shortages and supply issues there has been a significant amount of discussion regarding changes in construction costs. This has seen varied and diverse information regarding changes in costs over the last 18 months. Each industry has been affected differently. Whilst you may consider increasing declared values with general indices such as Consumer Price Index (CPI), given the policy responds to your specific assets, this could expose you to the unnecessary risk of over or underestimating values.





### **Costs of construction**

Accumulated savings forced by the pandemic along with government incentives and stimulus saw construction projects increase significantly over the past two years.

The main inputs to a construction project can be split into three broad categories being:

- Materials
- Labour
- Other costs such as professional services and consultants, borrowing costs and regulatory costs (as examples)

Each of these categories can impact the costs of construction, and in turn asset values, significantly.

## Materials - can make up around 40% of project costs

It is no secret that commodity prices including key construction materials have seen significant increases over the last two years. Largely driven by supply chain issues, increasing energy costs (which can contribute over 30% of the costs involved with manufacturing of some materials) and increased demand, particularly in the residential building sector, has seen the cost of key building materials such as steel and timber increase substantially.

### Labour

Labour is often the largest component (typically makes up 50% of project costs) of a building/repair contract price. Coupled with reduced workforce availability via COVID-19 restrictions, The National Skill Commission (NSC) most recent Skills Priority List found that 42% of technician and trade occupations are currently in shortage, compared to an overall 19% shortage across all assessed occupations.

The construction industry has been particularly affected by ongoing shortages of materials and labour. Organisations are experiencing a skills shortage leading many to offer pay rises that are more than double the rate of inflation, just to retain the workers they currently have.

While inflation driven by the price of construction materials is apparent, with contractors and sub-contractors still chasing highly skilled staff for major projects, we are yet to see the full potential impact of labour cost

### Plant and equipment, and contents

Whilst it is easy to focus on physical structures such as buildings, it's important to remember that plant, machinery and contents assets form an integral part of local government' asset base.

Plant and equipment assets have not escaped the impact of inflation; in fact some plant and machinery assets have seen an increase of more than 25% over the past 12 months.

With a significant amount of plant and machinery assets being procured from outside of Australia from countries such as China, the US or across Europe, the inflationary and cost environment of these countries can have a significant impact on the cost of an asset.

### **Costs of shipping**

A number of metrics are used to track shipping costs, one of which is the Drewry World Container Index (WCI). Spikes in early 2021 were followed by surges throughout Q2 and Q3 2021. This has dropped since February 2022 with the latest WCI composite index of \$6,628 per 40-foot container 36% below the peak of \$10,377 reached in September 2021 but still 84% higher than the 5-year average of \$3,594.

With 28 of the 50 biggest ports in the world (by handling capacity) in China, the recent lockdowns have created ongoing bottlenecks with significant backorders leading to ongoing demand, long delays and lead time blow-outs continuing unabated.

### How you can respond

When calculating your values, it's important to consider what the impact of COVID-19 was on the base financial data you are using. Ask yourself questions like

- Is what I have seen and incorporated in my base data likely to be repeated in the renewal period under consideration?
- Do I need to increase my values given demand?
- How do I factor in the likely increase in the cost of labour?"

We recommend that you update the declared values of your assets where needed to account for increases caused by inflation, or to capture other changes to your values since you last reported them.

LGIS members should discuss an appropriate approach with their account manager.  $\checkmark$ 

# WHS - what it means for elected members

New terms and definitions, and updated responsibilities are just a few of the areas that councillors need to be aware of following the introduction of the Work Health and Safety Act (WA) 2020 WHS).



The ultimate goal of work, health and safety legislation is to make sure that everyone is provided with a safe work environment. It recognises the role that employers, businesses and leaders have in making sure that people 'get home safe' after a day's work. The legislation also recognises an individual's personal responsibility for their own safety.

### **Key changes**

The legislation introduces a range of key changes that leaders should be aware of, these include:

### Person conducting a business or undertaking (PCBU)

PCBU replaces the term 'employer' and is used to capture a broader range of employing entities. A local government organisation is considered a PCBU.

### Term - Officer

An officer is a person who makes, or has participated in making, decisions that affect the whole or a substantial part of the business or undertaking.

In a local government context this includes the chief executive officer and directors, but may also include others if the above is met.

### What does it mean for local government?

Local governments are PCBUs and have a responsibility to, so far as is reasonably practicable, ensure the safety and health of workers while at work. This includes their physical and psychological health.

The new legislation explicitly addresses the issue of psychological health – so local governments must make sure all risk assessments consider both physical and psychosocial hazards.

In short the legislation demonstrates that safety is everyone's responsibility - councillors, leaders and workers - everyone has a part to play.



### **WHS** and elected members

The Act excludes local government councillors under the definition of an 'officer'. It does, however, recognise the important role elected members have in supporting 'officers' of a PCBU – that is, supporting CEO's and directors in complying with work, health and safety responsibilities.

Councillors have an obligation under the WHS Act as an 'other'. Section 29 of the Act refers to 'Duties of other persons at the workplace' and outlines the following obligations:

- Take reasonable care for their own health and safety
- Take reasonable care that their acts or omissions do not adversely affect the health and safety of other persons
- Comply, so far as reasonably able, with any reasonable instruction that is given by the local government (as the PCBU) to ensure the local government complies with its duty under

In practice this means that when fulfilling their duties as a councillor, elected members must be mindful of the above obligations. This includes when interacting with local government officers and workers, participating in discussions and decisions for the local government.

### **Penalties**

Everyone should be motivated and committed to maintaining a safe workplace and looking after each other. Unfortunately, sometimes, this isn't always the case and the legislation includes large penalties for individuals who don't meet their work, health and safety responsibilities.

- Individuals could be fined between \$120,000 and \$680,000 and up to 20 years of imprisonment.
- Penalties apply when a relevant provision is contravened in circumstance of gross negligence.
- Industrial manslaughter has been redefined in the revised Act.
- Manslaughter requires the prosecution to establish, beyond reasonable doubt, that a person knew their conduct was likely to cause the death of, or serious harm to, an individual and in disregard of that likelihood.

### More information

The LGIS People Risk team have developed a range of resources to support members in meeting their work, health and safety responsibilities. We can also deliver information sessions to council and provide advice.

If you have any questions, please contact the LGIS People Risk Team. V



### **JAKEB NORMAN**

Senior Risk engineer

Jakeb is a chemical engineer providing risk engineering services across various industry sectors including mining, oil and gas, rail and marine logistics, aviation, food and beverage, manufacturing, IT and real estate. He has done many property risk services for clients including property risk evaluation surveys, property risk audits, natural catastrophe modelling, and maximum foreseeable loss studies. Jakeb regularly assesses local government assets around the state as part of the LGIS Risk Program.

## **66** How should local governments approach the management of high risk assets?

When considering high risk or high hazard assets, it is important to adopt a proactive approach while managing them. Due to resource constraints, property risks are commonly managed in a reactive manner after an incident, near miss, or workplace inspection by a regulator or LGIS.

But this reactive approach can result in direct and indirect costs, and interruption of services that may far exceed the cost of proactively managing a risk.

Moving to a proactive process, where critical risks are identified and controls implemented before risks materialise, provides asset owners with a more robust process for the management of property risks. To achieve this, it is recommended that local governments implement a system that strives to meet best practice risk management standards across their property portfolio.

LGIS, has developed a Good Practice Property Risk Management Audit Protocol. The protocol targets a number of critical areas that are crucial in a mature property risk management program.

Even with advances in building designs and technologies, the fundamentals of fire risk assessment for industrial buildings remain more or less the same, with a focus on construction types, good work practices and adequacy of protection systems. While work practices change and new technologies continue to emerge, the common causes of building fires often revolve around two simple factors - people and processes. The key focuses of risk management when striving for best practice include, but are not limited to, the following:

### Property safety systems management

- Structural maintenance;
- Plant maintenance regimes;
- Electrical safety and inspection;
- Plant and equipment risk;
- Hazardous chemicals;
- Utilities and infrastructure

### Public / asset liability

- Public liability management;
- Security and access control;
- Traffic management;
- Emergency management;
- Technology reliance and vulnerability

### Natural perils

- Bushfire;
- **Essential fire safety measures**
- Cyclone;
- Flooding
- Fire equipment maintenance;
- Fire and life safety;
- Isolation procedures

### **Contractor management**

- Induction;
- Permits To work;
- Contractor performance reviews

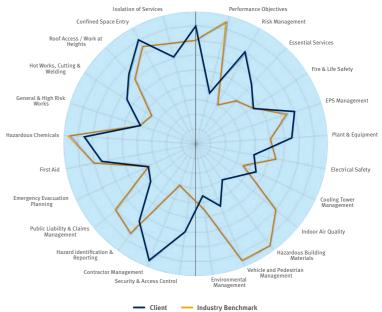
- Hot works management;
- Policies and procedures;

**Risk management practices** 

Training

Where gaps are identified, practical recommendations based on industry better practice applications of risk management, are provided. A key benefit of the implementation of an asset wide Good Practice Property Risk Audit Protocol is the ability to benchmark the performance of their own assets against each other, but also against the local government industry sector Australia-wide.

This can give asset owners greater confidence in the overall performance of their risk management systems, as well as highlighting those areas where focus can be applied to move towards a Best Practice Property Risk Management System, or assets where greater investment or resources are required to improve.



### Example benchmark breakdown - What are the strengths and weaknesses?

The goal of this analysis is to help asset owners identify areas where capital spending or investment can have the greatest impact on improving risk management. It can also be used to identify trends across a property, or asset type as well as the wider sector. V



### **SIMON HUBBARD**

Special Counsel DLA Piper

Simon is a specialist litigator at DLA Piper. As a regular service provider to the LGIS, he has extensive experience representing and advising local governments on all manner of risks, including contractual, trade practices and negligence claims. Simon regularly appears in State and Federal Courts of all levels.





Local governments are subject to strict legal obligations, including those contained within the State Records Act 2000 (WA), to maintain records created or received in the exercise of their functions. The purpose here is not to canvass these statutory obligations, but to provide a timely reminder of the importance of good record keeping in the defence of legal claims.

It is a trite observation that documentary evidence plays a central role in litigation. Provided that the legal arguments advanced by the parties are sound, the prosecution or defence of any claim will turn upon the quality of evidence that can be presented in support of it. Within that general statement, however, lies considerable nuance.

As will be explored, the reliability of documentary evidence is in large part influenced by the thoroughness and consistency of an organisation's record keeping processes. This article considers the importance of such record keeping processes in the context of: claims based upon verbal representations, claims based upon alleged failures of due process, and defences based upon the good faith exercise of power.

### Claims based upon verbal representations

Local governments often face claims based upon verbal representations. These include claims for misleading or deceptive conduct, negligent misstatement, and the breach of unwritten agreements. Such claims regularly devolve into 'he said, she said' arguments over the words each respective party claims were spoken. Whilst it is tempting to imagine that the 'truth will out' and courts will divine the truthfulness or otherwise of the parties' claims from their performance under examination, the reality is that Perry Mason style confessions in the witness box are exceedingly rare.

To the contrary, there is a growing weight of scientific literature demonstrating not only the inability of judges (or anyone else) to discern truth from falsity based upon the appearance of witnesses, but also of the inherent unreliability of memories themselves.

As a result, courts increasingly look to contemporaneous records, in conjunction with the surrounding conduct of the parties, to determine the facts in issue. In practical terms, it is thus difficult to persuade courts that verbal representations were made absent corroborating records.

Conversely, the existence of supporting documentation, such as emails confirming the content of verbal communications, carries significant weight. Crucially, even where contemporaneous documents do not exist, the absence of such documentation may of itself be presented as evidence, where a thorough and consistent record keeping practice can be shown, and such documents would be expected to have been captured by those records.

### Claims based upon a failure to exercise due process

Often, the very existence of record keeping protocols will be critical in determining the outcome of claims. Local governments are, by-and-large, required to exercise their powers and functions by reference to prescribed processes and procedures.

Claims raised against local governments are thus often concerned with the adherence to process. In some cases this will be explicit, such as where legislation requires local government officers to receive certifications in support of development applications. In other cases, less so.

Invitations for tender, by way of example, often give rise to what are referred to in legal parlance as 'process contracts'. These are implied contracts governing officers' conduct in assessing tenders received. Claims that a tender process has not been followed will often involve allegations that the officers missed some step in the process or gave 'lip service' to the process only; having pre-determined its outcome. These claims are thus largely based upon inferences drawn from the absence of documentation. In order to demonstrate that the process has been followed genuinely, it is imperative to record in detail each step in the process, including the delegation of authorities, declarations of any conflicts of interest, the communications with tenderers, and the detailed evaluation that was undertaken.

Local governments may also, on the other hand, attract liability for functions performed in accordance with applicable processes if it can be shown that they did so maliciously (that is, with an overriding intention to cause harm).

This represents a particular risk where local governments exercise prosecutorial roles, such as the levying of fines. Intention being a matter peculiar to the officer(s) in question, the courts will generally base findings of malicious intent upon inferences drawn from departures from standard practice. In order to answer such claims, it is thus imperative that local government officers document their usual practice, as well as the reasons for any departure form that practice.





### **Good faith defences**

Similarly, various statutes governing the functions and powers of local governments, including the Local Government Act 2005 (WA), Civil Liability Act 2002 (WA) and various emergency management acts, afford defences to local governments and their officers for conduct undertaken in good faith. These defences, generally speaking, also apply to omissions. To avail themselves of these defences, it is necessary that the officers at least give consideration to the exercise of their powers. It is not enough to blindly decline to act. It is therefore crucial to the advancement of such defences that evidence be presented to show that consideration was given to the exercise of power.

There are many other cases where the maintenance of records pays a crucial role in the response to claims. These include defences, such as the 'highway immunity' enshrined in section 5Z of the Civil Liability Act, based upon a lack of actual knowledge of risk. In such cases, the existence of reliable record keeping processes will be crucial to demonstrating the absence of complaints and thus knowledge of risk.

### **Key message**

Whilst it is not possible, in an article such as this, to deal exhaustively with the many and varied claims faced by local governments, to the left hopefully demonstrates the critical role that the maintenance of thorough, consistent and reliable records plays in the litigation process. The institution of such processes, whilst potentially inconvenient in the short term, will significantly lessen the risks faced by local governments in the defence of legal claims. \







### **RHYS VAUGHAN**

People Risk Consultant, LGIS

Rhys is a People Risk Consultant at LGIS, responsible for assisting members with meeting their workplace health and safety obligations. His previous roles include safety positions in prisons, private healthcare and local government.

# **66** How to safely work in heat?



The Work, Health and Safety Act WA (2020) requires local governments (PCBUs) to ensure health and safety, so far as is reasonably practicable, by eliminating hazards and risks. This includes a working environment that is safe and without risks to health, including illness from working in heat.

Workers also have a responsibility to take reasonable care of their own health and safety including complying with safety instructions provided by the local government. They also have to follow policies and procedures related to health and safety at a workplace (especially while working in heat).

### Who's at risk?

Outdoor workers, firefighters and those who are more susceptible to heat than others are at maximum risk of getting heat related health issues.

### What are the risks of working in heat?

Working under the harsh sun can be fatal. It can also lead to illnesses such as heat exhaustion and heat stroke. Exposure to the sun can cause permanent damage to the skin and eyes. It's important to remember that sunlight is carcinogenic and causes cancers such as melanoma, basal cell and squamous cell carcinoma.

Heat exhaustion occurs when there is an excessive loss of water and salt from the body, usually through sweating. Signs include feeling dizzy, excessive sweating, cool, pale or clammy skin, nausea or vomiting, and muscle cramps.

Heat stroke happens when the core body temperature rises and the body's internal system starts to shut down. You can't sweat and the body is unable to get rid of excess heat, affecting the internal nervous system along with potential damage to organs, and in worst circumstances, death. Signs include throbbing headache, no sweating, red, hot and dry skin, nausea, vomiting and unconsciousness.

Working in the heat can also lead to fatigue, impacting a worker's physical performance.

### Factors leading to heat related ailments

- One of the major factors resulting in heat related illnesses is dehydration.
- Environmental conditions like direct sun exposure, lack of breeze and high temperatures.
- Activities involving high exertion, not enough breaks and consecutive days of working in heat.
- No acclimatisation returning from time away, new workers
- Health conditions like poor physical fitness and being overweight

### How can local governments manage hazards?

Members can help their workers manage the risk of working in the heat by addressing the identified hazards.

- Encourage them to work indoors where possible. If this scenario is not possible, ensure outdoor tasks are completed in early morning, afternoon or evening hours. This will help mitigate the risk of direct exposure.
- Planning the workload to gradually build tolerance to the heat can be a great solution to reduce risks. For instance, workers can work at 50% work rate on day 1, 60% on day 2, 80% on day 3, 90% on day 4 and 100% on day 5.
- Workers should be provided with instructions, education and awareness on various hazards involved when working in the heat and how they can protect themselves from related illnesses.
- Local governments can consult their workers on how hazards are being managed. Also, workers should be encouraged to discuss working in heat during toolbox talks when extreme temperatures have been forecast to allow managers to plan the work appropriately.
- The last line of defence should be appropriate personal protective equipment (PPE) such as long sleeves and long trousers. Workers should also be provided with sunscreen and hats.

### Tips for workers

- > Stay hydrated by drinking water regularly
- Monitor urine colour
- Wear the PPE provided and apply sunscreen
- Look out for each other, if you notice you or another worker showing signs of heat related illness, have them rest in a shaded place, drink cold water. Report to supervisor.
- Seek medical assistance or first aid if symptoms don't reduce quickly.

### Top tip

Submerging hands in water above the wrists is a proven method to help the body control temperature when affected by extreme heat. Having a bucket of cold water available to submerge hands has been used for many years as an effective control measure for firefighters during their initial training.  $\checkmark$ 

















From left to right: Cr Karen Chappel, President WALGA | Commissioner Darren Kavanagh, WorkSafe | Commissioner Darren Klemm AFSM, Department of Fire and Emergency Services | Jonathan Seth, CEO LGIS | Nick Sloan, CEO WALGA.

# Where we've been

### Mayors, Presidents & CEO Forum – WHS & Volunteer **Bushfire Fighters**

Over 80 local government representatives attended the forum held on Monday 28 November at the City of Gosnells.

Commissioners of WorkSafe and Department of Fire and Emergency Services (DFES) explored the implications of work, health and safety legislation (WHS) in the management of volunteer bushfire fighters at the forum.

Frequent natural catastrophes and changes in WHS legislation has lead local governments to focus on emergency response. Especially, the management of volunteer bushfire fighters has been an area of concern within the local government sector.

The event provided local government leaders with an opportunity for constructive conversations on the contemporary issues that concern them in this area.



## Christmas trading hours

The LGIS office will be closed from Wednesday 21 December and will reopen Monday 9 January. As always we will have an emergency team available throughout the holiday period to assist our members if required. Please refer to our website for more details.

From the Board and staff of LGIS we wish all of our members a safe and merry holiday season.



## lgiswa.com.au

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