

2026 SMALL GRANTS PROGRAM FUNDING GUIDELINES

Reinvesting your insurance dollars back into the sector

INTRODUCTION

- Each year Community Underwriting allocates five percent of our annual surplus to clients that have renewed their insurances with us. Our insurer partners also contribute to the pool.
- The amount allocated and the timing of the grant funding will vary from year to year based on the actual surplus achieved and the timing of client insurance renewals.
- Eligible clients can apply by downloading the 2026 Small Grants application form and emailing it to service@communityunderwriting.com.au

2026 GRANTS PROGRAM

For 2026 the projected timing and number of grants for clients that have renewed their insurances with us will be as follows:

No. of Grants	up to \$5,000	30
	up to \$4,000	10
	up to \$2,000	20
	up to \$1,000	10
	Plus other small discretionary	
Grant Applications Open		23 October 26
Grant Application Close		27 November 26
Grants Awarded		4 December 26



ELIGIBILITY & ASSESSMENT

(Please read carefully before lodging an application)

Eligibility Criteria

To be considered for a grant under the 2026 Small Grants Program you must satisfy the following criteria. You need to:

- Be a Not for Profit or community based organisation that has renewed your insurances with us during the period nominated and paid all outstanding premiums at the time of application;
- Have completed the application in full and submitted it to Community Underwriting with any supporting information by the indicated closing date;
- Have proof of your Deductible Gift Recipient status / or be a community based organisation for any discretionary grant;
- Accept our accountability, evaluation, acquittal and mutual promotion requirements.

Assessment

The allocation of funds is at the absolute discretion of Community Underwriting Agency. Applications will be assessed considering:

- The amount of funding available for distribution and the number of applications received;
- Evidence of demonstrated need;
- Transparency of financial reporting;
- Past, present and future demand for indicated activities;
- The degree of any overlap and collaboration with other organisations;
- The perceived ability of the organisation to deliver the project.

Types of applications that will NOT be considered:

- Shareholders of Community Underwriting;
- Projects or activities that duplicate existing resources;
- Projects or activities that are connected with any political activity, demonstration and /or protest;
- Funding for core costs or general operating income;
- Debt retirement and budget deficits.

Funding Agreement

A funding agreement will be provided to each approved organisation. The document will provide funding, payment schedule and acquittal requirements for the specific project.

It outlines the funding conditions and partnership roles and responsibilities between Community Underwriting and the successful organisation.

Marketing and Branding

Successful applicants are encouraged to promote their partnership with Community Underwriting. The aim is to increase awareness of the Community Underwriting business model to attract more clients and increase the amount of grant funds available every year.



Successful applicants are encouraged to:

- Include the Community Underwriting logo on any relevant promotional material;
- Acknowledge Community Underwriting as a funding and community partner via media releases, annual report, website, social media and public occasions where appropriate;
- Provide suitable content on the project for inclusion in Community Underwriting promotional material, print and electronic media where appropriate.



Community Underwriting are specialists in charity insurance, not for profit insurance and insurance for community organisations. We offer a range of insurance solutions customised to meet the needs of community organisations .
Contact us today!

Call us: 02 8045 2580 Email us: enquiries@communityunderwriting.com.au
www.communityunderwriting.com.au

AFS No 448274 ABN: 60 166 234 715