

CERTIFICATE OF INSURANCE

From: Dean Cook & Ken Cook

We hereby confirm that we have arranged the insurance cover mentioned below:

Mazenod College
55 Gladys Road
LESMURDIE WA 6076

Date: 4/01/2024

Our Reference: MAZENOD

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Class of Policy: School Student Personal Accident
Insurer: Underwritten by Certain Underwriters at Lloyd's
London, UK
The Insured: Mazenod College

ABN:

Policy No: T/B/A
Invoice No: 151333
Period of Cover:
From 31/12/2023
to 31/10/2024 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
 has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
 part paid by the Insured
 paid in full by the Insured
 paid by monthly direct debit

Premium Funding

- This policy is premium funded

Grange Insurance Solutions confirm that this Certificate of Currency/Insurance is valid as at the date of issue. Policy coverage is subject to acceptance of a fully completed Proposal/Declaration by the Insurer and payment of total premium.

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This policy has been placed through

Point Underwriting Agency
 ABN 53 605 479 070
 53-57 Pittwater Rd, Manly, NSW

Point Underwriting Agency is an underwriting agency who has placed the policy with

Underwritten by Certain Underwriters at Lloyd's
 London, UK

Personal Accident Insurance - Group Student

Insurer	Point Underwriting
Insured persons:	Enrolled students of the school
Aggregate limits:	\$ 2,500,000 - Any one School
Scope of cover:	24 hours, 365 days per year whilst on School authorised activities. 25% of the benefits are payable whilst outside of school hours and/or authorised activities.
	* Non-Medicare medical and dental expenses may be prohibited by law from being paid in certain circumstances, typically outside School or organised sporting / youth activities.
Situation:	Worldwide
Deductible:	Nil except for various time deductibles as per schedule
Policy wording:	Point Underwriting Agency
Principal uninsured property/perils/risks:	Intentional self-injury or suicide Criminal or intentional illegal acts Training or participation in professional sports Air travel except as passenger in properly licensed aircraft Deliberate exposure to exceptional danger Driving or riding in any race or on any motor powered conveyance Sickness, disease or any kind of infection (except for Emergency Transport benefit and as described in Event 29 and 34) Pregnancy, childbirth or miscarriage Sexually transmitted disease, AIDS or HIV infection Medical expenses prohibited by law and Medicare GAP expenses

Schedule of Insurance

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Non-Medicare medical expenses which are recoverable from other sources

Radioactive contamination or radioactivity

Under the influence

Schedule of Events and Compensation

Total and Permanent Disability	Cover - Standard Maximum Benefit
Part A	\$500,000
Part B	\$300,000
Part C	\$125,000
Part D	\$75,000
Part E - Burns	\$375,000
Part F - Death	\$50,000
Part G - Dislocation	\$500
Part H - Fractures	\$7,500
Part I - Ligaments/Organs	\$2,000
Part J - Teeth/Dental	\$300

Schedule of events and compensation

Section 1	Benefit	
Part A - Total and Permanent Disablement	Percentage Payable	Maximum Event Benefit
1. Total and Permanent disablement	100%	\$500,000
2. Permanent and incurable quadriplegia	100%	
3. Permanent and incurable paraplegia	100%	
4. Permanent and incurable loss of mental powers	100%	
5. Total and Permanent loss of use of two limbs	50%	
6. Total and Permanent loss of use of one limb	50%	
Part B - Total and Permanent Disablement		
7. Total and Permanent loss of sight of both eyes	100%	\$300,000
8. Total and Permanent loss of sight in one eye	65%	
9. Total and Permanent loss of hearing in both ears	70%	
10. Permanent and incurable loss of speech	75%	
Part C - Total and Permanent Disablement		
11. Total and Permanent loss of use of both hands	100%	\$125,000

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12.	Total and Permanent loss of use of one hand	80%	
13.	Total and Permanent loss of use of both feet	80%	
14.	Total and Permanent loss of hearing in one ear	60%	
15.	Total and Permanent loss of use of one foot	40%	
Part D - Total and Permanent Disablement			
16.	Total and Permanent loss of use of one thumb of either hand		\$75,000
	(a) both joints	100%	
	(b) one joint	50%	
17.	Total and Permanent loss of use of fingers of either hand		
	(a) three joints	50%	
	(b) two joints	25%	
	(c) one joint	15%	
18.	Total and Permanent loss of use of toes of either foot		
	(a) all of one foot	35%	
	(b) great, both joints	15%	
	(c) great, one joint	10%	
	(d) other than great, each toe	7%	
Part E - Burns			
19.	Third degree burns and/or resultant disfigurement due to fire or chemical reaction which extends to between 20% and 40% of the entire body	67%	\$375,000
20.	Third degree burns and/or resultant disfigurement due to fire or chemical reaction which extends to more than 40% of the entire body	100%	
Part F - Death			
21.	Death	100%	\$50,000
Part G - Dislocation			
22.	Dislocation of the hip	100%	\$500
23.	Dislocation of the knee	50%	
24.	Dislocation of the shoulder blade	50%	
25.	Dislocation of the collarbone	50%	
26.	Dislocation of the jaw	50%	
27.	Dislocation of the ankle	50%	
28.	Dislocation of the elbow	50%	
29.	Dislocation of the wrist	50%	
Part H - Fractures			
30.	The fracture of a leg or knee cap with established non-union	100%	\$7,500
31.	The fracture of the skull or spine	60%	
32.	The fracture of the neck or pelvis or hip	40%	
33.	The fracture of a jaw	10%	
34.	The fracture of a shoulder	10%	

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35. The fracture of a rib (one or more)	4%	
36. The fracture of a breastbone	10%	
37. The fracture of a collarbone	15%	
38. The fracture of an arm or an elbow or a wrist or a leg or a knee or an ankle:		
(a) Simple (closed) fractures (one or more)	5%	
(b) Compound open fractures (one or more)	20%	
39. The fracture of a finger or a thumb or a toe	4%	
40. The fracture of a hand or a foot	4%	
41. The fracture of a facial bone or bones (other than jaw)	10%	
Part I – Ligaments/Organs		
42. A knee reconstruction	100%	\$2,000
43. A torn ligament or tendon	100%	
44. A ruptured internal organ	100%	
45. Loss of testicle	50%	
Part J – Teeth/Dental		
46. Loss of or damage to teeth		\$300
(a) Permanent or second teeth (not being dentures or dental fittings)		
(i) loss of teeth	100%	
(ii) full capping of damaged teeth	100%	
(iii) partial capping or repair of damaged teeth	100%	
(iv) Damage to teeth not provided for in (ii) or (iii)	50% per accident	
above		
(b) Milk or first teeth: loss of teeth	34%	
OTHER		
47. Any permanent disability, burns, fractures, dislocations/tears/ruptures not otherwise provided for in this table of benefits		Such amount that Point Limited shall in its sole and absolute discretion determine and being in its opinion not inconsistent with the benefits provided for Events 1 – 46 inclusive.
Section 2 - Expenses	Benefit	
48. Clothing allowance	Up to \$500	
49. Emergency accommodation	\$75 each day	
50. Emergency transport	Up to \$7,500	
51. Prescription glasses or contact lenses	Up to \$1,000	
52. Hospital inconvenience allowance	\$35 each day	
53. Non-Medicare medical fees	Up to \$7,500	
54. Nursing allowance	\$35 each day	
55. Surgical aids and appliances	Up to \$2,500	
56. Travel expenses	\$35 each day	
57. Tuition costs	Up to \$2,500	
Section 3 – Professional counselling		
58. Professional Counselling	Up \$2,500	
Section 4 – School fee relief		
59. School fee relief		

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(a) death by accident	Up to \$15,000
(b) death by illness	\$10,000 per family
Section 5 – Accidental HIV infection	
60. Accidental HIV infection	Up to \$25,000