



**Grange**  
**Insurance Solutions**  
An Aviso Group Partner

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## CERTIFICATE OF INSURANCE

<b>Insured:</b>	Mazenod College
<b>Class of Insurance:</b>	School Student Personal Accident
<b>Insurer:</b>	Point Underwriting Agency
<b>Policy Number:</b>	PEM106551433
<b>Period of Insurance:</b>	31/10/2024 to 31/10/2025
<b>Interest Insured:</b>	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
<b>Aggregate Limits:</b>	\$2,500,000 – any one school
<b>Situation:</b>	Worldwide

Grange Insurance Solutions confirm that this Certificate of Insurance is valid as at the date of issue.

This Certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend, or alter the coverage afforded by the policy or assume continuity of the policy beyond the expiry date shown above.

**For and on behalf of**  
**Grange Insurance**  
**Solutions:** Dean Cook

**Date of Issue:** 18 October 2024

POLICY DETAILS

Type of Policy	Point Care Cover
Insured	Mazenod College
Policy Description	Point Care Cover
Insurer	Point Underwriting Agency
Policy Number	PEM106551433
Period of Insurance	31/10/2024 to 31/10/2025

Point Care Cover

Section 1: 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:	<p>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.</p> <p>* 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.</p>
Situation:	Worldwide
Deductible:	Nil except for various time deductibles as per schedule
Policy wording:	Point Underwriting Agency
Principal uninsured property/perils/risks:	<p>Intentional self-injury or suicide</p> <p>Criminal or intentional illegal acts</p> <p>Training or participation in professional sports</p> <p>Air travel except as passenger in properly licensed aircraft</p> <p>Deliberate exposure to exceptional danger</p> <p>Driving or riding in any race or on any motor powered conveyance</p> <p>Sickness, disease or any kind of infection (except for Emergency Transport benefit and as described in Event 29 and 34)</p> <p>Pregnancy, childbirth or miscarriage</p> <p>Sexually transmitted disease, AIDS or HIV infection</p> <p>Medical expenses prohibited by law and Medicare GAP expenses</p> <p>Non-Medicare medical expenses which are recoverable from other sources</p> <p>Radioactive contamination or radioactivity</p>

## 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%	
<b>Part B - Total and Permanent Disablement</b>		
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%	
<b>Part C - Total and Permanent Disablement</b>		
11. Total and Permanent loss of use of both hands	100%	\$125,000
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%	



<b>Part D - Total and Permanent Disablement</b>		
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%	
<b>Part E - Burns</b>		
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%	
<b>Part F - Death</b>		
21. Death	100%	\$50,000
<b>Part G - Dislocation</b>		
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%	
<b>Part H - Fractures</b>		
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%	
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%	
<b>Part I – Ligaments/Organs</b>		
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%	
<b>Part J – Teeth/Dental</b>		
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) above	50% per accident	
(b) Milk or first teeth: loss of teeth	34%	
<b>OTHER</b>		
47. Any permanent disability, burns, fractures, dislocations/tears/ruptures not otherwise provided for in this table of benefits	Such amount that Point shall in its sole and absolute discretion determine and being in its opinion not inconsistent with the benefits provided for Events 1 – 46 inclusive.	
<b>Section 2 - Expenses</b>		<b>Benefit</b>
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	
<b>Section 3 – Professional counselling</b>		
58. Professional Counselling	Up \$2,500	
<b>Section 4 – School fee relief</b>		
59. School fee relief		
(a) death by accident	Up to \$15,000	
(b) death by illness	\$10,000 per family	
<b>Section 5 – Accidental HIV infection</b>		
60. Accidental HIV infection	Up to \$25,000	



**Section 2: Journey/Commuter Cover**

Insured persons:	Teachers and employees of the Insured.
Scope of cover:	Whilst travelling directly to and from their place of employment including activities undertaken during lunchtimes and meal breaks.
Sums insured:	Death and capital benefits \$250,000
	Accident weekly benefits (limited to 104 weeks) \$2,000/week
Aggregate Limit:	\$1,000,000

**Table of Events and Compensation**

<b>Event</b>	<b>Compensation</b>
Bodily injury resulting, within twelve calendar months of the date of such bodily injury, solely and directly and independently of any other cause in:	For Events 1 to 18, the percentage specified below of the Capital Sum Insured as stated in the Schedule. For Events 19 and 20, the percentage specified below, of the Weekly Sum Insured for injury as stated in the Schedule in respect of each week of such disablement.
1. Death	100%
2. Total and irrecoverable loss of all sight in both eyes	100%
3. Total and permanent loss of the use of both hands	100%
4. Total and permanent loss of the use of both feet	100%
5. Total and permanent loss of the use of one hand and one foot	100%
6. Total and permanent disablement (other than disablement resulting from Events described in 2,3,4 and 5 herein) from engaging in or attending to any profession, business or occupation whatsoever, provided always that the Compensation for this Event shall not be payable until such disablement has continued for a period of 12 calendar months	100%

7. Total and permanent loss of the use of one arm or of the greater part of one arm	80%
8. Total and permanent loss of the use of one leg	75%
9. Total and irrecoverable loss of at least 50% of the sight in the other eye	75%
10. Total and permanent loss of the use of one hand or of five fingers of one hand, opr the lower part of one arm	70%
11. Total and permanent loss of the use of one foot or the lower part of one leg	60%
12. Total and permanent loss of hearing	50%
13. Total and irrecoverable loss of all sight in one of two eyes	50%
14. Total and irrecoverable loss of the lens of one of two eyes	50%
15. Total and permanent loss of the use of one thumb	
i. both phalanges	30%
ii. one phalanx	15%
16. Total and permanent loss of the use of any one finger	
i. three phalanges	10%
ii. two phalanges	8%
iii. one phalanx	4%
17. Total and permanent loss of the use of toes	
i. all of each foot	30%
ii. great – both phalanges	10%
iii. great – one phalanx	5%
iv. other than great, each toe	4%
18. Total and permanent deafness of one ear	2.50%
19. Total disablement from engaging in or attending to usual profession, business or occupation	100%
20. Partial disablement from engaging in or attending to usual profession, business or occupation	25%

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  
Child birth and/or pregnancy  
Sickness, disease or any kind of infection

**Section 3: Voluntary Workers Personal Accident Insurance Policy**

Insurer	Point Underwriting	
Insured persons:	Voluntary workers, council, committee members, board of directors, voluntary lecturers/teachers	
Scope of cover:	While an Insured Person is engaged in Voluntary work, board and/or school committee activities. Includes direct travel to and from such activities.	
Sums insured:	Per person:	
	Death and capital benefits	\$250,000
	Persons aged to 18 Years	\$50,000
	Accident weekly benefits (limited to 104 weeks)	\$2,000/week
	Domestic home help (limited to 104 weeks)	\$1,500/week
	Home tutorial (limited to 104 weeks)	\$500/week
	Non-Medicare medical benefits	\$10,000
	Broken or fractured bones	as per policy
	Home Renovation Benefit	\$10,000
	Damage to teeth	
	(1) Loss of teeth, per tooth	\$300
	(2) Chipped or broken teeth, per tooth	\$150
Annual aggregate limit:	\$2,500,000	
Situation:	Worldwide	
Deductible:	Weekly benefits - Nil	
	Medical expenses - Nil	

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  
Child birth and/or pregnancy  
Sickness, disease or any kind of infection



## IMPORTANT NOTICES & INFORMATION

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Account Manager if you have any questions or require further advice/assistance.

### ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

### YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

### DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

### AVERAGE OR CO-INSURANCE

Some policies contain an Average or Co-insurance clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance.

Some business interruption policies contain an Average/Co-Insurance clause which has a different application. Check your policy and contact us with any questions.

### CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

### LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody or control.

### ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

### CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

### CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

### INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

### UNAUTHORISED FOREIGN INSURERS

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (**Act**) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority.

If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.