



Grange Insurance Solutions Pty Ltd

ABN 16 115 775 141

AFSL 292523

Trading as Grange Insurance Solutions

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Attention: Nicole Arnold

CERTIFICATE OF CURRENCY

From: Dean Cook & Ken Cook

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

Christ Church Grammar School
Queenslea Drive
CLAREMONT WA 6010

Date: 9/12/2022

Our Reference: CHRIST CHU

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Class of Policy: Corporate Travel

Insurer: Underwritten by Certain Underwriters at Lloyd's
London, UK

ABN:

The Insured: Christ Church Grammar School

Policy No: 0132002CT2022AU

Invoice No: 138023

Period of Cover:

From 24/11/2022

to 31/10/2023 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.

Class of Policy: Corporate Travel
The Insured: Christ Church Grammar School

Policy No: 0132002CT2022AU
Invoice No: 138023
Our Ref: CHRIST CHU

This policy has been placed through

Arch Underwriting at Lloyd's (Australia) Pty Ltd
 ABN 51 051 374 228
 22 William St, Melbourne, Vic

Arch Underwriting at Lloyd's (Australia) Pty Ltd is an underwriting agency who has placed the policy with

Underwritten by Certain Underwriters at Lloyd's
 London, UK

Travel Insurance

Policy Holder:	Grange Independent Schools including subsidiary or controlled companies now or previously existing or hereafter formed or acquired, including mortgagees, lessors and other interested parties for their respective rights and interests.
Type of Insurance:	Business Travel
Policy Wording:	
Insurance Period:	24 November 2022 4:00pm to 24 November 2023 4:00pm
Covered Persons:	All nominated EMPLOYEES & STUDENTS of the POLICY HOLDER including ACCOMPANYING SPOUSE or PARTNER and DEPENDENT CHILDREN.
Operative Period of Cover:	Cover is provided under the POLICY whilst the COVERED PERSON is engaged in a JOURNEY as declared on the business of the POLICY HOLDER. JOURNEY means a trip involving travel exceeding 50kms from the COVERED PERSONS normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Everyday commuting shall not be regarded as a JOURNEY. Any JOURNEY must not exceed 180 days.

Limit(s) of Liability

The amount(s) set out hereunder represent the Insurer(s) maximum limit(s) of Liability any one loss or series of losses arising out of one original source or cause at any one situation subject to any lesser Limit(s) of Liability specified elsewhere in the Policy Wording and Schedule.

AGGREGATE LIMIT OF LIABILITY:	All POLICY Sections	\$10,000,000
AGGREGATE LIMIT OF LIABILITY	All POLICY Sections	\$1,000,000
Non Scheduled Flights		
AGGREGATE LIMIT OF LIABILITY	Section 6	\$1,000,000

Schedule of Insurance

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Class of Policy: Corporate Travel
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Policy No: 0132002CT2022AU
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Kidnap, Hijack or Detention
 AGGREGATE LIMIT OF LIABILITY
 Political and Natural Disaster

Section 9

\$1,000,000

Evacuation
 AGGREGATE LIMIT OF LIABILITY
 Extra Territorial Workers
 Compensation

Section 10

\$1,000,000

Sections of Cover Category 1

SECTION 1	PART A - PERSONAL ACCIDENT LUMP SUM BENEFITS	Sum Insured (\$)
COVERED EVENT 1	Accidental Death	7x Salary up to 500,000
	Accidental Death -ACCOMPANYING SPOUSE OR PARTNER	250,000
	Accidental Death - DEPENDENT CHILD(REN)	100,000
COVERED EVENTS 2 - 26	As per Table of Benefits 1	250,000
	ACCOMPANYING SPOUSE OR PARTNER	250,000
	DEPENDANT CHILD(REN)	250,000
COVERED EVENTS 27 - 35	Surgical benefits as a result of BODILY INJURY or SICKNESS	20,000
	As per Table of Benefits 2 & 3	
COVERED EVENTS 36 - 44	BODILY INJURY resulting in FRACTURED As per Table of Benefits 4	3,000
COVERED EVENTS 45 - 46	BODILY INJURY resulting in LOSS of TEETH or dental procedures	1,000
	As per Table of Benefits 5	
PART B - LOSS OF INCOME BENEFITS		
COVERED EVENTS 47 & 48	Loss Of Income Benefit as a result of BODILY INJURY	Not Covered
COVERED EVENTS 49 & 50	Loss Of Income Benefit as a result of SICKNESS	500
	Maximum (%) of SALARY	85
	Maximum BENEFIT PERIOD (weeks)	156
	EXCESS PERIOD (days)	7
SECTION 2	MEDICAL AND ADDITIONAL BENEFITS	
	Medical And Additional Expenses	Unlimited (for a

Schedule of Insurance

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Class of Policy: Corporate Travel
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		maximum of 24 months)
SECTION 3	CANCELLATION, LOSS OF DEPOSITS and MISSED TRANSPORT CONNECTION	
	Cancellation And Curtailment	Unlimit ed
	Loss Of Deposits	20,00 0
	Missed Transport Connection	10,00 0
SECTION 4	BAGGAGE AND PERSONAL BELONGINGS	
	Loss Or Damage	20,00 0
	Personal Electrical Items	10,00 0
	EXCESS	250
	Delayed Baggage And Personal Belongings	3,000
	Money	5,000
SECTION 5	ALTERNATIVE EMPLOYEE or RETURN TO ASSIGNMENT	
	ALTERNATIVE EMPLOYEE or RETURN TO ASSIGNMENT	10,000
SECTION 6	KIDNAP, HIJACK or DETENTION	
	KIDNAP, HIJACK or DETENTION	500,000
SECTION 7	RENTAL VEHICLE EXCESS	
	Rental Vehicle Excess	5,000
SECTION 8	PERSONAL LIABILITY	
	Personal Liability	10,000,000
SECTION 9	POLITICAL, AND NATURAL DISASTER EVACUATION	
	Political and Natural Disaster Evacuation	20,000
SECTION 10	EXTRA TERRITORIAL WORKERS COMPENSATION BENEFITS	
	Weekly Benefit	1,000
	Sum Insured	100,000
SECTION 11	ADDITIONAL BENEFITS UNDER THE POLICY	

As per policy wording

[Endorsements](#)

[Sanction Limitation and Exclusion Clause Endorsement](#)

Class of Policy: Corporate Travel
The Insured: Christ Church Grammar School

Policy No: 0132002CT2022AU
Invoice No: 138023
Our Ref: CHRIST CHU

This endorsement modifies the contract of insurance and shall be read as if incorporated within it.

It is understood and agreed that the contract of insurance is amended by the addition of the following clause, which shall be paramount and shall override anything in the contract of insurance inconsistent with it:

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit under the contract of insurance to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

LMA3100

(amended for Australia and New Zealand) All other terms and conditions of the contract of insurance remain unchanged.

PANDEMIC/EPIDEMIC EXCLUSION

It is hereby noted and confirmed, this POLICY does not cover any claim in any way caused by or resulting from:

- (a) a pandemic and/or epidemic as announced by the World Health Organisation (WHO), including but not limited to Coronavirus (COVID-19);
- (b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- (c) any mutation or variation of SARS-CoV-2; and/or (d) any fear or threat of (a), (b) or (c) above;

with respect to all sections under this POLICY.

However, this exclusion does not apply to:

- 1. Section 2 - Medical and Additional Expenses, but only in respect of hospital medical expenses; and
- 2. Section 3 – Cancellation, Loss of Deposits and Missed Transport Connection, if:
 - (a) a COVERED PERSON contracts and tests positive to Coronavirus Disease (COVID-19) or severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) whilst on a JOURNEY, or within twenty-one days of their travel departure date.
 - (b) A COVERED PERSON's RELATIVE either dies from Coronavirus Disease (COVID-19) or severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or is in a life threatening condition as confirmed by the treating DOCTOR, whilst a COVERED PERSON is on a JOURNEY.

Notwithstanding parts 1. and 2. above, there shall be no cover under this POLICY whatsoever for any claim in any way caused by or resulting from points (a) to (d) above, if a COVERED PERSON travels to a location which was subject to "Do not travel" advice by the Australian

Department of Foreign Affairs and Trade, as noted on the smartraveller.gov.au website due to the presence of Coronavirus disease (COVID-19) or any other pandemic and/or epidemic as announced by the World Health Organisation (WHO), at the time the COVERED PERSON booked their travel or immediately prior to commencing their JOURNEY.

Except as otherwise provided in this endorsement, all other POLICY terms and conditions shall have full force and effect.

Schedule of Insurance

Class of Policy:	Corporate Travel	Policy No:	0132002CT2022AU
The Insured:	Christ Church Grammar School	Invoice No:	138023
		Our Ref:	CHRIST CHU

LOSS OF DEPOSITS

It is hereby noted and agreed that LOSS OF DEPOSITS are limited to \$20,000 per group per claim and to \$1,000,000 in the annual aggregate.

All other terms and conditions of the contact of insurance remain unchanged