



Grange Insurance Solutions Pty Ltd

ABN 16 115 775 141

AFSL 292523

Trading as Grange Insurance Solutions

Level 1 Suite 5

375 Charles Street

NORTH PERTH WA 6006

PO Box 624

MT HAWTHORN WA 6915

Tel: (08) 9201 8000

Fax: (08) 9201 8077

Email: info@grangeinsurance.com.au

CERTIFICATE OF CURRENCY

From: Dean Cook & Ken Cook

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

All Saints' College Inc.
PO Box 165
WILLETTON WA 6955

Date: 9/04/2019

Our Reference: ALL SAINTS

Page 1 of 5

Class of Policy: Broadform Liability

Insurer: Berkshire Hathaway Insurance Australia

ABN: 84 600 643 034

The Insured: All Saints' College Inc.

Policy No: 47-ZCA-000878-01

Invoice No: 100335

Period of Cover:

From 31/03/2019

to 31/03/2020 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.

Schedule of Insurance

Class of Policy: Broadform Liability
The Insured: All Saints' College Inc.

Policy No: 47-ZCA-000878-01
Invoice No: 100335
Our Ref: ALL SAINTS

This policy has been placed through

Willis Australia Limited
ABN 90 000 321 237
570 Bourke St, Melbourne, Vic

Willis Australia Limited is a wholesale broker who has placed the policy with

Berkshire Hathaway Insurance Australia
ABN 84 600 643 034

Please note that we have used the services of a Wholesale Broker to facilitate the placement of this insurance as we are unable to directly access the insurance from the underwriter involved. This is because:

- a) The Wholesale Broker has developed a specialised product and competitive pricing for risks that are not commonly available from most underwriters, or
- b) In some cases we do not have an agency with the underwriter.

This means we are not dealing with the end insurer directly but via the Wholesale Broker. All Wholesale Brokers are required to hold an Australian Financial Services Licence and to place all client funds received into a Trust Account and are required to meet the same high standards in the delivery of their services that apply to us. Importantly all claims will be the ultimate responsibility of and be paid for by the end insurer.

PUBLIC & PRODUCTS LIABILITY INSURANCE POLICY - PRIMARY LAYER

Insurer: Berkshire Hathaway Specialty Insurance

Insured: All Saints' College Inc. All Saints' College Foundation Inc. All Saints' Swimming Club Inc. All Saints' College Parents & Friends Association Inc. including Subsidiary or Controlled Companies, new, existing or hereafter formed or acquire

Interest insured:

- a) Your legal liability to third parties to pay compensation in respect of death, illness, personal injury and/or property damage occurring during the period of insurance as a result of an occurrence and happening in connection with the business or caused by any of the products.
- b) Your legal liability for claims made during the period of insurance arising out of sexual and/or child molestation.

Limits of liability: **Public Liability** \$ 50,000,000

Schedule of Insurance

Class of Policy: Broadform Liability	Policy No: 47-ZCA-000878-01
The Insured: All Saints' College Inc.	Invoice No: 100335
	Our Ref: ALL SAINTS

Any one occurrence or series of occurrences arising out of the one event during the period of insurance.

Products Liability \$ 50,000,000

Any one occurrence or series of occurrences arising out of the one event and in the aggregate during the period of insurance.

Hirers Liability \$ 10,000,000

In respect of any one occurrence or series of occurrences arising out of one event for each Insured during the Period of Insurance

Sexual Molestation (claims made & inclusive of costs) \$ 10,000,000

In respect of any one claim and in the aggregate during the Period of Insurance

Property in physical or legal control of insured \$ 3,000,000

Any one occurrence or series of occurrences arising out of the one event and in the aggregate during the period of insurance.

In the event that any one Period of Insurance exceeds twelve months then the aggregate sum insured shall be deemed to apply separately to each twelve months period or part thereof

Territorial limits: Anywhere in the world, except for the United States of America, Canada and their respective protectorates and territories in respect of:

- Insured's Products exported with the knowledge of the Insured to the United States of America, Canada and their respective protectorates and territories; and
- Any operations or premises within the United States of America, Canada and their respective protectorates and territories.

Deductible: **Sexual Molestation** \$ 25,000
Each and every claim (costs exclusive)

All Other Claims \$ 2,500
each and every Occurrence (costs exclusive)

Retroactive date: 31 December 1986 excluding known claims/ circumstances

Policy wording: BHSI-AUS-Willis Education CGL-001-11/2016

Class of Policy: Broadform Liability
The Insured: All Saints' College Inc.

Policy No: 47-ZCA-000878-01
Invoice No: 100335
Our Ref: ALL SAINTS

**Principal uninsured
property/perils/risks:**

- Aircraft or hovercraft
- Claims in respect of bodily injury or property damage caused by asbestos
- Construction works exceeding \$3,000,000
- Damage to property owned by the Insured
- Damage to the Insured's products caused by defect therein
- Delay in or lack of performance
- Electronic data
- Employer's liability
- Failure of Insured's products to meet level of performance or quality
- Punitive, exemplary, aggravated or multiple damages
- Ionising radiation, radioactivity, nuclear fuel or nuclear waste
- Liabilities assumed under contract or agreement except legal liabilities that would otherwise have attached notwithstanding such contract or agreement (unless notified and agreed)
- Pollution (other than sudden unexpected and unintended happening)
- Product guarantee
- Product recall expenses
- Professional liability
- Registered vehicles
- Subsequent Event concussion or sub-concussion injury (except for defence costs up to \$100,000)
- Terrorism
- War risks
- Watercraft exceeding twenty metres, whilst afloat
- Various other exclusions and uninsured areas apply to all parts of this policy. Refer policy document for all details.

Schedule of Insurance

Class of Policy: Broadform Liability
The Insured: All Saints' College Inc.

Policy No: 47-ZCA-000878-01
Invoice No: 100335
Our Ref: ALL SAINTS