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## ITEM 6: MONEY

### Interest Insured

Current coin, bank notes, cheques, unused postage and revenue stamps.

### Cover Provided

Cash in transit (to and from bank), loss and/or damage whilst on business (canteen) and/or other premises. Covers all money of the P&C including Canteen, Uniform, fetes etc. Does not cover money left in an unattended vehicle. Cover applies provided money is banked by close of business on the next day of trading.

**Excess:** \$250 ON EACH AND EVERY CLAIM

**Sum Insured:** \$250 per unit

**Premium:** \$12.00 per unit (inc GST)

**Note:** For additional money cover for fetes, functions etc please contact Grange Insurance

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## ITEM 7: UNIFORM STOCK/ GENERAL PROPERTY

### Interest Insured

Uniform stock held on school premises. (If stock is not held on school premises, please contact Grange Insurance Solutions). Specified miscellaneous items belonging to the P&C.

### Cover Provided

Fire/Water Damage, Burglary and Accidental Damage.

**Excess:** \$250 ON EACH AND EVERY CLAIM

**Sum Insured:** \$1000 per unit

**Premium:** \$15.00 per unit (inc GST)

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## WORKERS COMPENSATION

If your P&C has paid employees, the P&C are required by law to have a current Workers Compensation policy.

Please contact Grange.

For all insurance inquiries, please contact:



**Grange Insurance Solutions**

**AFSL 292523**

**Mail:** PO Box 624  
Mount Hawthorn WA 6915

**Phone:** 0499 968 657 (Joe Barbaro)  
(08) 9201 8000

**Fax:** (08) 9201 8077

**Email:** [joe@grangeinsurance.com.au](mailto:joe@grangeinsurance.com.au)

[www.grangeinsurance.com.au](http://www.grangeinsurance.com.au)

### **INSURER**

All insurances mentioned in this brochure are arranged with CGU Insurance Company. ABN: 27 004 478 371  
AFSL: 238291

# 2019/2020 Insurance Coverage

**For Canteen Insurance &  
Uniform Insurance.**

**Please Note:** This insurance is separate from the Public Liability Insurance included in your WACSSO Affiliation fee.



WA Council of State School Organisations Inc.

151 Royal Street  
East Perth  
Western Australia 6004

PO Box 6295  
East Perth  
Western Australia 6892

p (08) 9264 4000  
r (08) 9264 4948  
e [info@wacssso.wa.edu.au](mailto:info@wacssso.wa.edu.au)

## PROVIDING A SERVICE TO P&CS

Grange Insurance Solutions are able to offer competitive rates for insurance cover as a service to affiliated P&C Associations of WACSSO.

**Please note:** it is not mandatory to obtain insurance through Grange Insurance Solutions. P&Cs are at liberty to obtain insurance coverage from other sources.

Insurances are renewable by 1 July each year and are valid only if the P&C Association is affiliated with WACSSO.

These insurances are separate from the Public Liability Insurance included in your WACSSO Affiliation.

- \* P&Cs can vary the amount of cover for each item according to their individual requirements.
- \* Canteen insurance does not cover uniform stock. Separate insurance cover for uniform stock is listed in this information document.

Grange Insurance Solutions provides a full service to participating P&Cs including advice and assistance with claims settlement. **WACSSO Councillors and Office Staff are not authorised representatives of Grange Insurance Solutions and therefore cannot provide any information relating to the coverage provided.** All enquires must be directed to Grange Insurance Solutions. Contact details in this brochure.

To ensure that (at a minimum) P&Cs with employees meet their legal obligation to hold Workers Compensation insurance, WACSSO provides Grange Insurance Solutions with a complete list of all P&Cs to whom the affiliation package is sent. Grange Insurance Solutions follows up the General Insurance with those P&Cs who have previously purchased insurance and who fail to renew this year.

### PLEASE NOTE:

- \* If the P&C (Canteen) has equipment (eg fridge, pie warmer, freezer etc) on lease or loan, please check lease/loan agreement to ascertain if the P&C is responsible for insurance.
- \* Any lease/loan agreement must be in the name of the P&C (not the Canteen Committee) and signed by the P&C President

## DETAILS AND PREMIUMS FOR CANTEEN STOCK INSURANCE

### ITEM 1: BUSINESS PROPERTY

#### Interest Insured

Stock in trade and contents of every description (excluding property under the control of the Minister for Education). Does not cover uniforms.

#### Cover Provided

Fire, Storm, Tempest and Rainwater, Water Damage, Impact, Explosion, Earthquake, (a higher excess applies to earthquake claims), Malicious Damage, Sprinkler Leakage, Aircraft, Riots and Civil Commotion.

**Excess:** \$250 ON EACH AND EVERY CLAIM

**Sum Insured:** \$1000 per unit

**Premium:** \$15.00 per unit (inc GST)

### ITEM 2: BUSINESS INTERRUPTION

#### Cover Provided

Covering weekly loss of income from an interruption to your business, following the operation of peril or event insured against under the Business Property section of the policy. *Please see attached.*

Including: Additional increased cost of working \$5,000, claim preparation costs \$1000

**Excess:** \$250 ON EACH AND EVERY CLAIM

**Sum Insured:** \$100 per unit

**Premium:** \$3.50 per unit (inc GST)

### ITEM 3: MACHINERY BREAKDOWN

#### Cover Provided

Fusion cover on refrigeration equipment

**Excess:** \$250 ON EACH AND EVERY CLAIM

**Sum Insured:** \$1000 per unit

**Premium:** \$26.00 per unit (inc GST)

### ITEM 4: SPOILAGE OF GOODS

#### Interest Insured

Stock in trade

#### Cover Provided

Spoilage of goods resulting from breakdown of refrigeration plant or failure of electrical supply.

**Excess:** \$250 ON EACH AND EVERY CLAIM

**Sum Insured:** \$200 per unit

**Premium:** \$30.00 per unit (inc GST)

### ITEM 5: BURGLARY

#### Interest Insured

Stock in trade and contents of every description (excluding property under the control of the Minister for Education).

#### Cover Provided

Loss and/or damage resulting from forcible entry or person unlawfully concealed on the premises. Does not cover uniforms or money.

**Excess:** \$250 ON EACH AND EVERY CLAIM

**Sum Insured:** \$250 per unit

**Premium:** \$26.00 per unit (inc GST)

