

SECURITAS

Honesty. Fairness. Commitment to Serve.

www.ccinsurances.com.au



Ringling out

The bell ringers at St Patrick's carry on a proud tradition

VIEWPOINT

2



Welcome to another edition of Securitas.

The financial year closed for 2005 – 2006 with Catholic Church Insurances achieving strong results in both the areas of insurance operations and investments. While it is too soon to announce our final position for the year, I am pleased to say Catholic Church Insurances will be able to make a substantial contribution to the Church to assist in the fulfilment of its mission.

A new General Insurance Code of Practice came into effect from 17 July 2006. Although this code is voluntary, Catholic Church Insurances has adopted and enthusiastically supports the code because it implies standards to ensure that insurance companies provide information that is relevant and useful to consumers and operate in a fair and transparent manner. We have used the implementation of the new Code of Practice as an opportunity to review all our documentation and, where possible, make improvements to benefit our clients.

Cyclone Larry hit Northern Queensland in March this year. Unfortunately, many clients were affected by the storm, said to be the strongest ever to hit Australian shores. A total of 31 claims were made, with the total loss estimated at approximately \$7.6 million. Catholic Church Insurances has been working with clients to assess damage and process claims quickly. We will continue to provide assistance wherever possible.

In this edition, we have included a Reader Survey. We value your comments and feedback as we are committed to providing a publication with the most relevant information on all your insurance needs. We look forward to hearing what you have to say.

I hope you find the latest edition of Securitas both informative and enjoyable reading.

Since being established in 1911, Catholic Church Insurances has protected the insurance risks of the Catholic Church. We are committed to continue to provide a full range of insurance products and services to the Catholic community.



Peter Rush

General Manager, Catholic Church Insurances

CONTENTS

VIEWPOINT

Message from Peter Rush,
General Manager 2

WHAT'S NEW?

News and changes 3

EDUCATION

Homework central 4

RISK MANAGEMENT

Personal safety action plan 6

COMMUNITY

Cyclone strikes Kalumburu 8

WELFARE

Hands on health 9

SUPERANNUATION

Grow your super 10

CCI PEOPLE

The Human Resources team 11

SPECIAL PEOPLE

Ringling out 12

Securitas is a quarterly magazine produced by Catholic Church Insurances Limited ABN 76 000 005 210 AFSL 235415 for its Church clients. Produced by Collier & Associates and printed by Lithocraft Graphics.

All correspondence should be directed to:

The Editor Securitas, Catholic Church Insurances Limited, Reply Paid 180, Melbourne VIC 8060 securitas@ccinsurances.com.au.

WHAT'S NEW?

Kokoda trek

In October this year Centacare Catholic Family Services in Adelaide will conduct its third trek along the Kokoda Track as part of its fundraising activities.



Clara Mills, one of the trekkers on the 2005 Centacare Kokoda Challenge.

The Kokoda Trek brings together a significant physical challenge, a trip into an important chapter in Australia's history and fundraising for a most needed service. In the past two years 29 trekkers have raised almost \$200,000, with the proceeds helping to fund Auricht House, a respite centre for children with an intellectual disability.

The participants will spend eight days traversing the Owen Stanley Ranges, alternating between treacherous slippery descents and seemingly endless ascents. During that time they will cross scores of creeks and rivers on improvised log bridges and experience the heat and humidity of the New Guinea jungle.

The 10 trekkers who have signed up so far are a diverse group and include teachers, nurses, Pastoral workers, students and pensioners. While they are not necessarily the fittest group of people they are certainly committed and with a punishing training regime will be in good shape come October.

Sponsorship for the participants may be organised through Centacare Assistant Director Bernie Victory on 08 8210 8200 or bvictory@centacare.org.au

We'll be running a follow up story on the trek in *Securitas*, so look out for it later in the year.

Winning tippers

There has been much excitement associated with the weekly prizes in the 2006 Catholic Church Insurances Footy Tipping contest. Congratulations to all winners so far.

R1: Damien Judd, Catholic Education Office SA, R2: Rania McCann, Catholic Church Insurances, R3: Tony Percy, Catholic Parish of Goulburn, R4: Alan Walker, St Vincent de Paul Society SA, R5: Nathan Fitzpatrick, Amcor, R6: David Cunningham, Catholic Church Dernancourt, R7: Tony Ryan, Catholic College Bendigo. R8: Carmen Grima,

Catholic Women's League



Our March 2006 issue included a feature on The Catholic Women's League Australia Inc (CWLA). At the time we went to print the CWLA website was in development. The site was recently launched and newly appointed Communications Officer, Aileen Solowiej, suggest it's a great place to go to find out more about CWLA's activities, including their attendance at the WUCWO General Assembly in the US this year (where the theme was 'Women Peacemakers'). Visit www.cwla.org.au and see for yourself. Upcoming CWLA conferences: NSW State Conference 15-17 August 2006, WA AGM and State Conference 27 October 2006.

The CWLA logo in the March article was positioned incorrectly. Our apologies to CWLA for the error.

Sisters of Mercy Parramatta NSW, R9: Vin Butler, St Patrick's, NSW, R10: Brad Williams, St Albert's Catholic School Adelaide, R11: Mark Bromley, Ballarat Diocese Vic, R12: Ross Phillips, Avila College Vic, R13: Brendan Cooney, Catholic Education Office, Vic, R14: Damien Judd, Catholic Education Office, SA, R15: Laurette Gollan-Neale, Catholic Church Insurances WA, R16: Dean de Munk, Mount Lilydale Mercy College Vic, R17: Judi Clark, CDF Bunbury WA, R18: Liam Keating, Christ the King Church WA, R19: John Armstrong, St Christopher's Cathedral ACT.



Homework central

This year, St Raphael's Central School in Cowra launched a unique program. With Government funding and community support, they have established the first Indigenous Homework Centre in the diocese.



Darrel Colemane, parent and teacher, works with a student.



Students hard at work.

St Raphael's Principal, Mike Gallagher explains that the main aim of the Homework Centre is to spark a shift in attitude towards homework amongst indigenous students and parents. The long-term goal is an improvement in retention rates and academic success amongst this group of children.

"I think families in general struggle with homework," says Mike. "Some families pay the price for it. If mum and dad are both working, by the time the evening routine starts chances are everyone's pretty frazzled. The last thing you need is a brawl about homework. So we're trying to set an example of how it can work and how a school can support it."

Homework Centre Coordinator and St Raphael's Aboriginal Education Worker Regan Pitt agrees, but adds that children of indigenous families are often at a greater disadvantage. "Prior to establishing the centre at St Raphael's we found that no matter what we did at school, the indigenous families were struggling to establish a successful homework routine," says Regan.

"The homework centre provides students with a positive environment to complete their homework. As teachers it allows us to keep a closer eye on students who would have previously been reluctant to complete or even attempt their homework. Already we have seen positive work habits developing within the group and we feel confident that this will continue to progress." – Megan Shultz, Homework Centre Teacher.

"And this was having a real impact when you compared the kid's achievements to those kids who were doing work at home."

According to Regan these kinds of results are reflected Australia-wide, where current indigenous education outcomes are not even comparable to non-indigenous. "It's the reason funding like this is available," says Regan. "Because unfortunately with issues like drug and alcohol problems, domestic violence and unemployment to deal with, education can end up being a pretty low priority in the Aboriginal community."

A focus on getting the work done

The centre is currently available to indigenous students in years three to ten from all schools in the Cowra area and operates every Monday afternoon.

About 25 students gather together for afternoon tea once the school day has ended and then move on to the library to tackle their homework assignments until five. A bus delivers them home.



Teacher Megan Schultz is close by when a student needs assistance.



Students working through their weekly assignments.



Megan Schultz and one of the students go over an assignment.

Two teachers, two parents and the coordinator supervise the students. With no distractions, a clear focus and help when they need it, students have quickly realised they can get a good percentage of their homework done in a single session.

"It's great to have a place where the kids can come and do their homework with teachers giving on the spot help. It's given my children more confidence. With three children we have found it is less stressful at home due to this support."

– Parent

"We're seeing a huge change in attitude," says Regan. "The children are recognising that being part of this program is a privilege and that if they use it wisely they'll have more time for sport and other activities for the rest of the week. By Monday afternoon they're bursting to get there!"

Educating the whole family

For the centre to receive its funding, indigenous parents must there to supervise at every session. This hands-on involvement has been a critical element according to both Mike and Regan.

Many of the school's Aboriginal parents have struggled to supervise their children's homework in the past. Perhaps they left school early themselves or lack confidence in particular areas. The centre shows them how a structured homework session can work. It also enables them to see the impact that homework has and understand how disadvantaged their children will be if they can't apply themselves.

The school has conducted a couple of mini training sessions for the parents to help them approach the literacy and numeracy tasks the children have been assigned. "The impact has been quite profound," says Mike. "We are teaching them how to administer homework as well as how to offer support and encourage the children. Skills they will be able to take with them and continue to use once their child leaves the centre."

Regan adds that the centre has also brought the indigenous parents into the fold. "Often indigenous parents aren't involved in the school because they lack the confidence. Now they're getting to know the teachers and feeling part of the school community."

Looking to the future

Regan and Mike put the extraordinary success of the centre down to the quality, commitment and positive attitude of the people involved at every level.

Interest in the centre from students and parents in other year levels has been high and the Department of Education, Science and Training recently came out to inspect the program. In an exciting development, St Raphael's were given permission to extend the centre from term two 2006.

"We can't believe the amount of work he's doing there! He would never do that for us at home. When I came in to help, I was also very surprised about how focused he is." – Sharon Duncombe, Parent.

Other safety precautions

Fire

- Safeguard your residence against fire. Be aware of potential danger areas – kitchens, heaters, open fireplaces and anything electrical. Keep a fire blanket and/or extinguisher at hand.
- If possible, know two ways out of every room in your residence.
- Crawl low in smoke. The freshest air is closest to the ground.
- Once you are outside your residence, stay out.
- Never open doors which feel hot. Use an alternative exit.
- If all exits are blocked, stay low, close all doors and windows to the room you are in and try to signal for help. If you have access to a bathroom, fill the bath and place wet towels or clothing around doors to keep out smoke.
- Use a neighbour's phone to call the Fire Brigade.

Self-defence

- Consider taking a self-defence course. Remember these courses teach you how to defend yourself, not how to attack.

Driving

- Take a defensive driving course to improve your driving skills and safety on the road.

Negotiation skills

- If you become a trained and capable negotiator, you may be able to diffuse a potentially bad situation. There are many negotiation skills courses available.



First aid

- Develop a basic knowledge of first aid, it may one day save your life or someone else's.

Personal safety checklist

- Be alert and aware of what is normal and what is unusual in your surroundings.
- Look after your spiritual, physical and emotional wellbeing. If you are feeling confident and are not facing any untoward pressure you are more likely to be able to cope with any security threats that may arise.
- Trust your instincts. If you feel uncomfortable – leave.
- Be wary of strangers, particularly when you are alone.

- Always walk, drive and park your car in well-lit areas.
- If confronted by someone with a gun – run!
- Secure your residence appropriately – security grills, window locks, deadlocks, intruder lights.
- Vary your daily routine.
- Establish a 'safe-haven' if you feel there is a real threat of your residence being invaded.
- Install timers on lights to operate whilst you are away on holidays.
- When in hotel rooms, lock your door at all times.
- Take reasonable care with your workplace, lock doors not in use.
- Secure offices and storage rooms with deadlocks and keep them locked when unattended.
- Develop programs to keep employees and volunteers safe.
- Install effective lighting indoor and outside.
- Keep a call checklist by the telephone in case of threatening phone calls.
- Take care when opening mail.
- Take notice if you feel someone is stalking you.
- If you feel in danger, hear unusual noises or return to your workplace to find evidence of illegal entry – leave and call the Police.

© Seraphim Risk Management Pty Ltd 2002.
To find out more about personal safety and security issues check out the next issue of Securitas for part two of our personal safety feature.



Following this kind of advice will enhance both your personal safety and help you better protect the assets for which you are responsible.

Cyclone strikes Kalumburu

Cyclone Ingrid savagely struck the Kimberley settlement of Kalumburu in March 2005. Devastating winds lashed the remote mission and accommodation and sheds were torn apart by the first cyclone to hit since 1908.

The Mission Administrator, Greg Bell and his wife Karen said the deafening sound of the surging winds contributed to "the most frightening night of our lives". Benedictine Sisters Scholastica, Visitation and Barbara heard a lot of materials being smashed around outside their convent. Roofing was torn from their verandah, trees fell against their residence, fences were crushed and, sadly, their kitchen, an annexe to the convent, was totally destroyed. Lay Missionary, Michael Keane, tried to sleep in the mission store and wisely stayed inside when an enormous African Mahogany snapped sending branches crashing down around the small building.

State Emergency Service (SES) personnel were quick to arrive on the scene, not far behind a relief party sent in by Bishop of Broome, Bishop Christopher Saunders. Building materials were delivered to the site by barge (the only means of transporting supplies in and out of Kalumburu during the wet season) and with electricians, plumbers and chainsaw operators on hand, the town was almost back to normal within nine days.

"The old buildings, not built to cyclone standards, were no match for this once in a hundred year event," said Bishop Saunders. "But the people there are resilient and determined. With a lot of work, the people will bounce back as will the beautiful natural surroundings that distinguish Kalumburu".

Catholic Church Insurances became involved via a phone call from Bishop Saunders the night before the storm hit. When the Bishop followed up with a call the next morning to advise on the extent of damage, Catholic Church Insurances sent in an assessor.



Before

Sisters Barbara, Scholastica and Visitation outside their badly damaged kitchen.

"The biggest difficulty we faced was that it was the wet season, so the roads to Kalumburu were closed," said Nunzio Papotto from Catholic Church Insurances. "The only means of transporting people in or out was by plane. But we got our assessor in and began work, just as we would with any other claim."

When it came to the re-build Bishop Saunders decided to use his own voluntary workforce. "We are happy to be flexible when it comes to our customers needs and wants," says Nunzio. "From an insurance point of view the mission was adequately insured. The Bishop was conscious of insurance values and decided he wanted the work carried out as cost effectively as possible."

Repair work on the mission was pretty much complete by August 2005, including the new kitchen, which you can see in the photo below.



After

The new kitchen at Kalumburu. Photos courtesy of Kimberly Community Profile.

WELFARE

Hands on health

The Sacred Heart Mission Clinic opened its premises in one room at the Sacred Heart Mission in Melbourne in October 1989.

The then fledgling, Hands On Health Australia (HOHA) was instrumental in getting the clinic off the ground. Founded by Dr Dein Vindigni, HOHA aims to assist communities to improve the delivery of health and other services to marginalised people, utilising the resource of community volunteers.

After some uncertain periods, the clinic is now open five days a week and mostly staffed by qualified volunteer therapists, offering health services to clients who couldn't otherwise afford them. Approximately 2,200 appointments are attended each year, representing almost 2,000 hours of professional service worth around \$88,000.

The clinic offers a diverse range of health services including counselling, massage, chiropractic services, homoeopathy, bower therapy, feldenkrais method, reiki, optometry, reflexology, orthotics and hairdressing. There is a nominal admin fee of two dollars for those who can afford it.

Vince Corbett is the Coordinator of the clinic and has worked at the Mission for over 11 years. Vince says that the HOHA approach is one that is greatly appreciated, as homelessness brings the experience of increasing isolation from mainstream society and its health services.

"Our clients experience extreme loneliness and most lack human affection in their everyday lives," says Vince. "In the clinic we can respond to these issues in the safe environment of hands-on therapies. Over the years we have seen many wonderful examples of how our volunteers, practitioners and receptionists can help the homeless and marginalised members of our society in achieving better health."

Hairdressers are among the clinic's most popular therapists. "Our hairdresser Daryl never seems to worry that a client is unkempt or hasn't been able to wash their hair," says Vince. "The rest of us will hear them chatting away, telling stories and



laughing out loud. When the client comes out they look and feel so much happier – and they always enjoy the compliments of the receptionists!"

According to Vince, new clients are notoriously unreliable at attending; but once they experience the real health benefits that the clinic has to offer they generally become more consistent – a sign that they appreciate the benefits.

Vince describes a lady called 'Mandy' who they met on the streets. She told stories of being subjected to a lot of abuse during her life. She was scared and she did not trust anyone. After gaining her confidence, they suggested she come for a massage. "Don't want anyone's hands on me!" she told them. But they reassured her that the massage would be soothing and gentle and if she wanted she could leave at any time. She came in for a massage and left "floating on air". She could not thank them enough and made another appointment.

Sadly, 'Mandy' never kept that appointment and they haven't seen her since. "That's the insecurity and danger of life on the streets," says Vince.

If you would like to know more about the Sacred Heart Mission Clinic visit www.sacredheartmission.org or call 03 9537 1166. To find out more about HOHA visit www.handsonhealth.com.au.



SUPERANNUATION

10

Grow your super

Surveys show that most Australians want to have a retirement income of between 60 and 70 per cent of their current earnings. Compulsory employer superannuation contributions during your working life will contribute towards 40 per cent of your retirement income, so the balance needs to come from other sources.

You can grow your superannuation benefits with National Catholic Superannuation Fund (NCSF) by:

- Making personal voluntary contributions
- Taking advantage of Government Co-contribution
- Making salary sacrifice contributions
- Making spouse contributions
- Choosing an appropriate investment strategy
- Consolidating your super into a single fund.

Personal voluntary contributions

Personal voluntary member contributions (after tax) may be regular payroll deductions or lump sum savings. No contributions tax is payable on these contributions.

NCSF members can arrange payroll deductions via their payroll/human resources department, or make lump sum payments directly to NCSF.

Government Co-contribution

The Super Co-contribution is an Australian initiative to assist eligible individuals to save for their retirement. If you are eligible and make personal contributions the Government will match your contribution with a co-contribution up to a certain limit.

The amount of co-contribution that you will receive depends on your income and the personal contributions you make during the financial year. The maximum amount of co-contribution for a financial year is \$1,500 and is available to members on incomes of \$28,000 or less. The maximum amount phases out by eight cents per dollar of assessable income up to \$58,000, when it phases out completely.



Salary sacrifice

Salary sacrificing is an agreed arrangement between an employer and employee whereby the employee's gross salary is reduced by a nominated amount and deposited before tax into their NCSF account.

Contributions are made from gross salary (before tax) and can be arranged by contacting your payroll/human resources department.

Spouse contributions

A spouse of an NCSF member may be eligible to join the Fund and make spouse contributions. Contributions (after tax) made for a spouse member are credited to the spouse's own NCSF account.

Members may be eligible for a tax rebate on spouse contributions where the total of the spouse's assessable income and reportable fringe benefits is less than \$13,800. The tax rebate is 18 per cent on contributions of up to \$3,000 a year.

Investment strategy

Investing your contributions and accumulating them with investment earnings will build up a pool of assets that will provide some or all of your income in retirement.

The level of investment earnings you receive will depend on the investment option you select. NCSF offers members a choice of eight professionally managed options. Each option has its own investment objective and strategy. Which option is right for you will depend on your personal circumstances.

Consolidating

If you have had more than one employer you may have money in multiple superannuation funds. This could mean you are paying more fees than necessary as well as experiencing greater difficulty in keeping track of your money.

It is very easy for NCSF members to consolidate their funds. All you need to do is complete an 'Authority to Transfer Superannuation Benefits' form authorising NCSF to contact the other fund/s on your behalf. You will receive written confirmation of the transfer once it is finalised.

If you would like further information or are interested in joining NCSF contact Kevin Van Suylen, Client Relationship and Development Representative by calling 03 9934 3176 or email kvansuylen@ccinsurances.com.au For general enquiries call 1300 655 002.

NCSF is the super fund administered by Catholic Church Insurances. The Fund is not-for-profit and offers accumulation style benefits and full investment choice to employees working in any Catholic organisation in Australia.

CCIPEOPLE

CCIPEOPLE

Charlie Nettleton

Manager Human Resources

Talk about a varied working life. Prior to joining Catholic Church Insurances in 2000, Charlie Nettleton worked for 18 years in the Public Transport industry, then, after a mid-life crisis, left the corporate world altogether and ran his own gardening business for five years!

Perhaps it's his experience dealing with people from such diverse walks of life that gives Charlie his 'ready to take on anything' attitude when it comes to his role as Human Resources Manager. Charlie and his team take care of anything and everything that involves looking after Catholic Church Insurances' workforce. This includes recruitment, learning and development, remuneration and rewards, succession planning, performance management, strategy and policy setting, communication, and organisational culture.

"The role is challenging, ever changing and the people are great to work with," says Charlie.

Charlie is passionate about Catholic Church Insurances goal to be an employer of choice. He plans to enter the company in the Hewitt Best Employer Survey in Australia and New Zealand this year. According to Charlie, the survey will enable the business to benchmark itself

against other employers and develop strategies to help attract and retain the best talent around.

"Whilst we are an insurance company, our business is about looking after our clients and to do this successfully we need to look after our staff," says Charlie. "Apart from the normal operational challenges we face each day, we are always searching for new ways to improve the experience of people working here."

Charlie and his wife Judy just celebrated their 25th wedding anniversary. They have three children, Jess who is 23 and has just graduated as a nurse, Scott, who just turned 21 and is working in an operational role with a large retailer and Sarah, 16 and planning on a career in law. With their children almost self sufficient, Judy and Charlie plan to travel through Europe next year and visit a few wonders of the world.

"Whilst we are an insurance company, our business is about looking after our clients and to do this successfully we need to look after our staff," – Charlie Nettleton, Manager Human Resources.

Katie-Jane Milani

Human Resources Co-ordinator

Katie-Jane began working for Catholic Church Insurances in 2003. Prior to joining the company she held several different roles, from contracting to a three and half year stint in a start-up HR role for an IT company.

Katie-Jane's current position at Catholic Church Insurances would be best described as a generalist HR role. A great deal of her time is focused on recruitment and selection. However, she has also been heavily involved in the implementation of Catholic Church Insurances' National Wellness program, including the establishment of an in-house gym at the Melbourne office. She is looking forward to getting involved in some of the programs behind Catholic Church Insurances strategy to be an employer of choice.

Katie-Jane describes Catholic Church Insurances as a big family. "The values of honesty, fairness and commitment to serve ring true in the everyday lives of employees," she says.

Katie-Jane and her husband recently celebrated two years of marriage. They have two 12-month old Cavoodle (Cavalier King Charles Spaniel x Miniature Poodle) dogs, called Ben and Raz, who love their walks and cuddles. Her interests include travelling, organising events, entertaining and of course their "boys".

SPECIAL PEOPLE

12

Ringling out

When Vince Hunt asked to have the bells at St Patrick's Cathedral in Melbourne rung for a family occasion in the late 1980s, he was saddened to learn there wasn't anyone in the Parish able to ring them.

So moved was Vince, that he volunteered to write a computer program to ring the bells. Before he began writing the program Vince set about learning how the bells were rung by hand. That was 16 years ago, and although the program Vince wrote rings the bells at St Patrick's every day, Vince is still actively ringing the bells and passionate about the age-old skill.

"The computer can ring some of the methods but the sound is very different," says Vince. "The bells hang dead and a hammer hits them. When they are rung by hand they swing, radiating the sound out. It's much more dynamic."

Vince coordinates the bell ringers for Sunday Mass twice a month and for weddings and special occasions. "Ringling the bells is a mental and physical challenge," Vince says. "Just being able to ring at the right place is very difficult. You have to listen to your own bell and look at all the ropes to correctly position your bell amongst the others as they weave their way through a method."

The bells are the only complete set of Murphy bells and the only anti-clockwise ringing bells in Australia. According to Vince, the first bell ringers at St Patrick's in the late 1880s were members of the Nolan family and some of their friends. "They were ringing methods not rung anywhere else in Australia at the time," he says. The Nolan family was continuously involved in ringing at St Patrick's up until about 1948. "Actually, a grandson of one of the original Nolan's has just started to ring at St Patrick's, which is really exciting," adds Vince.

Unfortunately as far back as the records go, Vince says there were complaints from the bell ringers about the "poor go" of the bells. The frames, built of timber by a

ship's carpenter with little understanding of bell ringing, were never satisfactory. The bells were cast as is, unlike most modern-day bells where metal is cut from the inside for tuning. They were and still are notorious for being out of tune.

It was not until Australia's bicentenary in 1988, when the Cathedral received funding that the bells got some attention. New steel bell frames were installed but the decision was made not to try tuning the bells.

"The risk of damaging them was perceived to be too great," says Vince. "I for one am glad they decided to leave them as they are. Being out of tune is part of what makes the St Patrick's bells unique."

People interested in learning more about bell ringing can contact Vince at bigbells@tpg.com.au.

The bells are the only complete set of Murphy bells and the only anti-clockwise ringing bells in Australia.



Vince Hunt in the St Patrick's bell tower.



The St Patrick's bells.

Please note that Securitas should not be used or relied on as a substitute for detailed professional advice or as a basis for formulating insurance decisions. For prompt advice and service related to any of Catholic Church Insurances' products please contact 1300 655 001 for assistance.

Securitas is printed on environmentally friendly paper, using environmentally sound printing practices.