

1 TO 1 LAPTOP PROGRAM

Faith Diligence Love

SUNCOAST
CHRISTIAN COLLEGE



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Introduction

At Suncoast Christian College, all Secondary students are issued a laptop computer for their exclusive use at home and at school, which is referred to as the 1 to 1 Laptop Program. New laptops are issued in Years 7 and 10, so that student computers are all less than 3 years old.

Rationale

Our mission statement compels us to prepare students for life-long learning and to be change agents in their world. We live in a digital age in which Information and Communication Technologies (ICT's) are integrated into every day and working life. We must make every effort to engage our students in learning and to prepare them for the world beyond school and for the future. The 1 to 1 Laptop Program helps facilitate this and allows for individualised learning programs. Suncoast students enjoy anywhere, anytime learning through unhindered access to Information and Learning Technologies (ILT) that include internet, Office365, databases, multimedia resources and educational applications. Our students are part of a dynamic online learning community.

The 1:1 Laptop Program

Every student in Years 7 – 12 is to be issued a laptop computer under the College's 1 to 1 Laptop Program which is an integral and compulsory part of the educational program. All students in the Middle and Senior Schools must have a College provided laptop computer at school with them each day. The model of notebook allocated to the student will be determined both by the cohort of which the student is a member, and the available laptops reserves at that point in time.



Laptop computers for student use are rented by the College in three-year cycles, after which generally the equipment is returned to the bank. All computers in the 1 to 1 Laptop Program are covered by warranty and insurance and share the same software platform for the effective delivery of curriculum. Students may not use an older computer which is no longer in the program or one supplied from home for use in the 1 to 1 Laptop Program.



Students use Office 365 Education which includes Word, Excel, PowerPoint, OneNote, Sway, Microsoft Teams and additional classroom tools. Using a valid school email address, students can use cloud technology to access files from any device, anywhere, with increased workflow control. School work is automatically updated and saved to their allocated 1TB of free storage. Windows Software provides familiar, robust, and productive experiences streamlined for security and classroom performance that enable educators to personalise learning experiences. Students can access tools that spark creativity that allow them to create, collaborative, curate content and connect with curriculum.

At the end of the three-year period or if the student leaves the College, the computer and peripherals are to be returned to the IT department in a working condition with reasonable wear and tear. Any Non-Warranty damage to the laptop or peripherals will need to be repaired. Any costs relating to repairs will be charged to the student's college fees.

Laptop Package

Inclusions

All students in the 1 to 1 Laptop Program are issued with a laptop computer fully programmed for their use. The specific model of computer will depend on availability and may vary over time and across year levels. Each purchase cycle begins with thorough research into the features, specifications, support and price point of potential laptop models and the College endeavours to acquire the best equipment for the best price to support teaching and learning needs. All computers are covered by warranty and insurance for the duration of the rental period. The cost of the 1 to 1 Laptop Program Levy is included in College fees.

The 1 to 1 Laptop Program levy provides the following:

- laptop computer fully programmed for student use
- garaged stylus for screen annotation and note taking
- provision of educational software applications including Windows and Microsoft Office
- online subscriptions and licencing (ie; ClickView, Office365, Britannica, Adobe, Turnitin)
- laptop TANC bag
- reliable and filtered Wi-Fi connection across College campus
- charging cable and personalised identification laptop fascia with College logo
- accidental loss, damage and theft insurance cover at home and school
- manufacturer's warranty, next business day support
- comprehensive maintenance package with on-site technical support

Antivirus and Firewall Protection

- College IT Support and Help Desk

Laptop Provision

Existing students

Students in Year 7 or a year level scheduled to receive a new laptop computer can expect these to be rolled out as soon as is practicable at the start of the school year, usually in the first week.

New enrolments - start of year

New students can expect to receive a laptop in the first week of school if enrolment processes were completed prior to the placement of the bulk computer order in October/November of the preceding year. Due to purchasing and processing timelines, if the IT department is notified of a new enrolment after the placement of the bulk order, a computer for the student may not be available until after 4 weeks into Term 1. The Suncoast Laptop Rental Agreement must be signed by parents/guardians before the provision of the laptop package.

New enrolments - during the year

The College maintains a 5 – 7% fleet of spare laptops, which are provided to new students and as temporary replacements for laptops under warranty or repairs. While our goal is to provide a computer to new students in their first week, this is subject to the availability of a suitable computer and the time between finalisation of enrolment and commencement. Due to preparation, processing and purchasing timelines, a computer may not be available until 3 weeks after the student's first day. However, in most cases it can be provided earlier than this, and perhaps even on the student's first day if there is a spare laptop available and at least one week between enrolment and commencement. The Suncoast Laptop Rental Agreement must be signed by parents/guardians before a computer will be issued to the student.

Information and Communications Technology

Student Acceptable Use Agreement

As the learning program at Suncoast increasingly depends on ICT resources, students must understand that they are expected to use these appropriately and responsibly. As users of College computer resources and internet they have the responsibility to report inappropriate behaviour and material to the school.

They must be aware that a breach of the Acceptable Use Agreement may result in disciplinary action including the withdrawal of ICT privileges and other actions in line with the Behaviour Management Policy of Suncoast Christian College.

This agreement includes the following areas.

Access and Security

Students will:

- be responsible for the safety and security of their computer at all times;
- take care to maintain their computer in good condition, protecting it from damage, or risk of loss or damage;
- transport the laptop computer inside the TANC bag to and from school, and around campus;
- avoid tampering with the computer or its system;
- not disable software or settings for virus protection, spam, internet filtering and content scanning;
- keep College passwords confidential and never allow others to use their personal login credentials. these details are permitted to be shared only with parents, guardians and staff of the College;
- promptly report computer viruses, cyber threats, or receipt of inappropriate content or messages;
- never knowingly initiate or forward messages containing others' private information, spam, a virus or other malicious content;
- not hinder the educational use of the College ICT resources or the internet through their actions.

Appropriate, Acceptable and Responsible Behaviour

Students will:

- be aware that use of internet and online communication services is monitored, can be audited and traced to specific users;
- ensure that personal use is kept to a reasonable level and does not compromise or detract from the student's learning, health or well-being;
- not attempt to retrieve, view or disseminate any obscene, offensive, pornographic or illegal material;
- not misrepresent or bring into disrepute Suncoast Christian College or its Christian basis in any way whatsoever;
- not create, send or publish offensive, unacceptable, defamatory, vilifying, discriminatory or unlawful material;
- never create, send or publish sexually explicit or sexually suggestive material;
- be courteous in communications with others on the internet;
- not engage in threatening, bullying or harassing online behaviours;

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- ensure that technology resources are not used for unauthorised commercial activities, political lobbying, online gambling or any unlawful purpose;
- observe copyright laws by not engaging plagiarism, the piracy of music, film, games and/or software. Students are to keep only lawfully acquired material on their computer;
- report any obscene or offensive material they may encounter.

Privacy and Confidentiality

Students will:

- respect all rights and privacy of other users;
- never create, send or publish material which compromises a person's right to privacy;
- never take photos or record videos of staff or students, or publish these, without their prior knowledge and/or permission;
- ensure privacy and confidentiality is maintained by not disclosing or using any information in a way that is contrary to any individual's interests. This may include personal information such as names, addresses, photographs, credit card details and telephone numbers.

Intellectual Property and Copyright

Students will:

- acknowledge the implications of Intellectual Property;
- understand that plagiarism is a serious offence that can carry severe consequences;
- acknowledge the author or source of any information or intellectual property used in work for school assessment;
- ensure any material published on the internet or intranet is authorised by College staff.

As a user of Suncoast Christian College's Information and Communications Technologies, students agree to comply with the above statements and other College guidelines relating to ICT's. They also acknowledge that any breach of this agreement may result in loss of access to ICT resources and/or other disciplinary action.

The Australian Curriculum

The Australian Curriculum states that students must read, view, write, speak, create and visualise digital materials. The Australian Curriculum requires technology to be embedded within teaching and learning. This thread is common throughout all core subjects and ultimately this means technology must be embedded within all curriculum content.

It is commonly understood that students develop Information and Communication Technology (ICT) competence as they learn to use technology effectively and appropriately when investigating, creating and communicating ideas. Students must not only see technology demonstrated but be creative and productive users of technology. Regardless of the subject or topic, there is a technological component and to improve access to information and assist with learning there is the immediate need for students to have digital tools readily available. Technology provides the means for students to create and publish content and use collaborative techniques to relate to their peers and develop professional learning networks to enhance education.

To participate in a knowledge-based economy and to be empowered within a technologically sophisticated society now and into the future, students need the knowledge, skills and confidence to make ICT work for them at school, at home, at work and in their communities. Information and communication technologies are fast and automated, interactive, and multimodal, and they support the rapid communication and representation of knowledge to many audiences and its adaptation in different contexts. They transform the ways that students think and learn and give them greater control over how, where and when they learn. Suncoast Christian College, therefore, provides a laptop computer to every student from 7-12 to assist with studies and research as well as construct knowledge while interacting with others.

The latest laptops are equipped with a garaged stylus. When recharged and unhoused, the writing implement will assist annotation and ensure the device becomes an exceptional notetaking tool. When used in conjunction with OneNote, the stylus will aid learning, revision, and study. The writing tool will ensure students continue using handwriting skills to develop spelling, literacy, and fine-motor skills.

Caring for your Laptop Computer

Each College laptop is an expensive and sensitive piece of equipment. Students must look after it properly. It will easily last for the three years of the warranty period; however, with carelessness of use one can expect problems and to be without their computer for days and even weeks while being repaired.

Extending the life of the battery

The laptop computer is equipped with a Lithium-Ion battery which should last 3 years with daily use. Battery life can be dramatically shortened if care is not taken. Please take note of the following points to get the best life possible out of your notebook battery.

Avoid frequent full discharges because this puts additional strain on the battery. Several partial discharges with frequent recharges are better for Lithium-Ion than one deep discharge and recharge. Recharging a partially charged Lithium-Ion does not cause harm because there is no memory. If the Lithium-Ion battery is stored with too low a charge, there is a risk that the charge will drop below the low-voltage threshold, resulting in an unrecoverable dead battery.

Lithium-Ion batteries should be kept cool. Short battery life in a laptop is mainly caused by heat rather than charge/discharge patterns. For example, resting the laptop on your lap during use will overheat the battery and dramatically reduce its life. Also placing the device on a bed or pillow will also cause excessive heating to occur. Therefore, laptop computers are best used on desks or tables. If you must use the laptop computer on your lap, use a laptop or stable table.

Environment

Do not operate in extreme cold or heat:

Your laptop is sensitive to extreme heat or cold. Hot or cold weather can warp the case, ruin components and damage batteries.



Do not leave your laptop in a car for extended periods of time:

Leaving the laptop in a car can expose it to temperature stresses and to theft. Intense heat can warp the case or ruin internal components.

Operate at room temperature:

When moving from the cold, allow the laptop to reach room temperature before operating. The display needs to be at room temperature to function properly. Laptops will form condensation when changing temperature, which can damage the notebook if it is turned on and the condensation has not evaporated from the inside components.

Keep your laptop out of areas where it may get wet:

Water damages computer components and can become a shock hazard. Do not turn on the computer if it is wet. If it is on, turn it off immediately (if you feel you are not risking a shock hazard). Keep containers with drink and cups of liquid away from the computer.



Recharging the battery:

Use only the charging cable provided with your laptop. Place power cables where they can't be stepped on or tripped over. Charge your notebook computer each night, ready for the next day.

Avoid areas with a lot of dust or smoke:

Both dust and smoke can damage the notebook. The computer can draw lots of air through the computer and build-up of any sort can short out sensitive connections. Keep the laptop away from sand, dust and moisture.

Handling:



Carry the laptop in a proper notebook bag. Extra padding is crucial to laptop protection and will prevent damage if dropped. It also keeps it dry. In result, always use the notebook TANC bag to transport your computer. Never throw or drop the bag with the laptop inside.



Dropping a laptop often results in major hardware damage. For example, laptop computers can bow and bend internal components when being held with one hand. Handle your laptop computer with both hands at all times.

Operate your laptop on a safe and stable environment:

Do not place on uneven or unstable work surfaces. Placing your laptop on the floor where it can be stepped on or kicked should always be avoided. Seek servicing if the casing has been damaged. Keep your computer centred on your desk and workspace. When using the laptop computer maintain correct posture and ergonomics by using appropriate seating, position and elevation of laptop.

Never handle a laptop by the screen:

Pressure can ruin screen pixels and bend the display frame. Oil and dirt from your skin also ruins the screen's film coating. Don't scratch, twist, hit or push the surface of your computer display. When picking up your open computer, hold it by the keyboard half, never by the screen.

Computer ports:

Contact IT Support if anything is ever stuck. Forcing cards or cords usually results in jammed cards and broken cords or sockets. Follow the correct procedures for removing headphones, USB Flash Drives, cables, charging leads and power-cords from your notebook computer before storing them in a safe place.

Laptop computer power cord:

Tugging your power cord out from the power socket rather than putting your hand directly on the plug in the socket and pulling can break the plug and damage the power socket. Do not expose the cord to strong magnetic or electrical fields. Do not roll your chair over the power cord as this will damage it.



Placement of computer cord when charging:

When charging the notebook computer, always try to keep the cord off the floor and away from your legs. It can become a tripping hazard if the charging cable is not arranged appropriately.

Don't place heavy objects on top or squeeze the notebook into a tight bag:

The internal compression can cause damage. Avoid putting heavy objects, books or pressure on the notebook as the screen is easily cracked. Don't try to squeeze books into the TANC bag with the laptop as this will most likely put pressure on the screen which may cause it to crack.

Don't close the machine with anything sitting on the keyboard:

Even paper can cause damage. Pens and pencils can crack the screen.



Try not to move your laptop when it is on:

Moving a laptop while it is turned on can potentially damage the hard drive. Make sure to shut down or put the laptop to sleep or suspend when moving it.

Cleaning

Use clean hands:

Your laptop accumulates oil and dirt very easily. This can ruin the exterior finishes.



Clean your laptop:

Use only a soft, lint free cloth and if necessary, lightly moisten only with water. Cleansers can damage the screen and other finishes.

LCD screens have a thin protective film. Chemicals or abrasion will ruin this coating. Use only a soft, lint free cloth and if necessary, moisten lightly with water. Pressure on the screen can damage components.



Do not eat or drink near your laptop:

Food particles will make the keyboard tacky. Many laptop repairs are a result of drinks spilt onto keyboards. Liquid can pass through to the logic board and cause major damage.

Safety

Do not place your laptop on a pillow or other soft material when it is on:

This may block the airflow vents on the bottom of the notebook and cause the computer to overheat. When using your laptop or charging the battery, it is normal for the bottom of the case to get warm. For extended use, place the computer on a hard-flat surface. The bottom of the laptop case acts as a cooling surface that transfers heat.



Do not leave the laptop resting directly on your body:

Laptop computers get very hot when running for any length of time. Do not rest it on your legs or torso for an extended period. It can get hot and this may affect its proper function.

Using the AC Adapter:

When charging your laptop computer, plug the AC Adapter into the wall first and then plug the other end into your notebook. This prevents damage to the power circuitry.



Do not disassemble your computer:

Only an authorised repair person should disassemble and repair the computer. The laptop comes with Warranty. Contact IT Support if the computer is not working properly.

Protect from power surges:

Buy a surge protector if possible. Power surges and spikes in power lines and modem lines are a high cause of damage to computer power supply, logic boards and modems. Unplug your modem/router from the wall jack when not in use. This prevents a power surge through your phone line from striking your laptop if you do not have a surge protector.

Thunderstorms:

Unplug the computer, modem and/or router from the wall when a thunderstorm is approaching. Lightning can zap your phone line and render your network card (and possibly the laptop) useless. It is also important to unplug your computer from the electrical socket, even if you are using a surge protector.



Avoid areas with large magnetic fields:

These include stereo speakers, TV's, refrigerators, or anything with an electric motor in it. Hard drive data and data on diskettes can be formatted and damaged.

Security

Security Guidelines

Comply with all copyright and licensing regulations for all software installed in the laptop.

Take care of your information:

- always be aware of who can see the information on the laptop. If you can read the screen, often others can as well;
- rely on Office 365 storage and periodically back up important files to avoid loss of data through damage to your hard drive or by a destructive virus;
- leaving bags or the computer carrying case unattended makes the laptop easy to spot and a prime target for theft;

Shut the laptop when unattended. This will prevent others from viewing personal information from your laptop display.

Data Management:



Protect your valuable data and ensure work is regularly backed up to Office365, USB or portable hard drive. Through no fault of the user, hard drives can become corrupt at any time and without warning. For this reason, data must be regularly backed up. Keep all files organised and sorted into appropriate folders.

Make sure to zip up your laptop bag after you put your computer away:

Many laptops are damaged by falling out of bags that were left unzipped and accidentally tilted.

Do not leave a laptop unattended:

The theft rate for laptops is extremely high. Keep your device with you or stored away securely. Laptop computers may be stored in locked classrooms and school lockers.



In cars:

Leaving the laptop visible or unattended in cars makes it vulnerable. Use necessary precautions appropriate for the environment. Car temperatures can soar and ruin hardware.

Equipment and accessories:

Never borrow any IT equipment from your peers nor loan your supplies to others.

Aircraft Travel:

- always carry the laptop in your carrying case and avoid checking it as luggage;
- the laptop and its data will not be damaged by exposure to airport X-ray machines. Keep a close eye on the laptop as it travels through the X-ray machine. Never place it on the conveyor before you are ready to pass through the scanner;
- if the laptop is stolen while travelling, promptly contact appropriate security personnel for assistance. Theft of the laptop must be reported immediately to the College.

Hotel Rooms:



Leaving the laptop visible or unattended in hotel rooms makes it vulnerable. Ask hotel staff if they can store your computer in a safety deposit box or the hotel safe. At the very least, store the device out of sight when leaving it in your room.

IT Support and Helpdesk

Helpdesk

Students and parents may access IT Support through the IT Helpdesk which is located at B3. The Helpdesk will manage queries and issues relating to the laptops such as warranty events, repairs, insurance claims and software installation.

The Helpdesk room (B3) will be open at set times for students to seek assistance in person and to return or pickup equipment. The preferred and most efficient method of obtaining other support is via email although the Helpdesk is also accessible by phone.

All jobs will be logged in the Helpdesk Management software system for efficient tracking. In the case of a warranty or repair event a form will need to be filled in and signed by the parent/guardian.

Contacting the College IT Helpdesk

Portal: Access the Helpdesk portal from SEQTA Learn

<https://learn.suncoastcc.qld.edu.au/>

Phone: (07) 5451 3666 (8:00am to 3:30pm)

Installing software from home:

Students and parents can install software from home so long as it has been acquired legally. Pirated or illegally downloaded software (including games) must not be installed on College laptops.

If the installation of software from home interferes with the educational use of the laptop computer, it will be uninstalled if possible or the computer reimaged which may result in the loss of the student's data from the hard drive. A backup should be made of critical data before new software is installed.

Warranty and Repairs

All notebooks in the 1 to 1 Laptop Program are covered by Warranty. The College provides insurance for non-warranty claims, damage, or loss with an excess for each claim. This support is designed to provide rapid resolution of technical issues and significant reductions in critical downtime.

Repair and replacement costs of less than the excess, including battery chargers, are the responsibility of parents. Repairs to or replacement of the computer or its parts that are not covered by warranty or insurance must be paid for in full by parents/guardians.

All laptops are covered by warranty for the duration of the rental. It is warranted that the hardware products will be free from defects in materials and workmanship.

In the event of failure of the computer, damage or loss, the parent or guardian must inform the IT Support as soon as possible of the event.

College staff, or agents acting on behalf of the College, will determine the appropriate course of action including whether a warranty or insurance claim is applicable, or settlement of an invoice is to be made by the parent or guardian. Generally, a credit card authority from parents or guardians is required prior to commencement of repairs to expedite these processes.

IT Support and the College Helpdesk can be contacted by phone: (07) 5451 3666.

Insurance

All laptops are covered under a comprehensive insurance and accidental damage policy. Please note that there is an excess payable on all claims. The policy provides protection anywhere in the world, but you must first advise the College if you are planning to take the laptop overseas.

What is covered under this policy?

The Policy indemnifies against physical loss of, or damage to, the laptop during the Period of Insurance.

Claims

You must make contact with Helpdesk or Suncoast Business Office within two days of any event which may give rise to a claim under this Policy. The Laptop Computer Report Form must first be completed and then a claim form may be provided for you to complete and return to the Business Office. The College (on your behalf) will lodge the Claim, but only has a window of 14 days after an insurance event to do so. Time is of the essence.

The College must, within fourteen (14) days after the occurrence of any event, notify the Third-Party Administrator as to the nature and extent of the loss or damage. The Third-Party Administrator will act on the Insurers behalf for purposes of assessing and administering your claim.

You must take all reasonable steps to minimise the extent of the loss or damage; keep damaged or defective parts and make them available for inspection by the Insurer or Our Third Party Administrator; complete a claim form and furnish the Insurer or Third Party Administrator, at Your own expense, with such additional information and documentation as the Insurer or their Third Party Administrator may require; not undertake any work without our approval or the approval of our Third Party Administrator other than for minor temporary or provisional repairs. There is no cover under this Policy with respect to any item of Insured Property which has been operated without being satisfactorily repaired following insured damage.

Precautions

You must take all reasonable precautions to prevent loss or damage to the Insured Property and to comply with all reasonable standards, statutory requirements and manufacturers; recommendation relating to the safeguarding operating and maintenance of all items of Insure Property.

Exclusions

The Insurer will not pay for:

- loss or damage caused by mechanical and/or electrical breakdown of any kind, unless the breakdown/derangement occurs because of an external accident;
- loss or damage caused by corrosion, oxidation, rust, insects, vermin, dust, dampness, dryness, cold, heat, wasting, or westing away or wearing out of any part of an item of insured property which arises from ordinary use or gradual deterioration;
- loss or damage arising from theft, misappropriation, intentional or dishonest acts, or malicious damage by you, your employees, the end user, any person who has unrestricted access to the Insured Property, or any person to whom you or the end user have lent the Insured Property or otherwise permitted to use the Insured Property;
- loss or damage by theft or attempted theft:
 - from unoccupied premises unless directly as a result of violent and forcible entry;
 - from an unoccupied vehicle unless the Insured Property was stored or left in the vehicle's boot and the loss or damage was a direct result of violent and forcible entry;

- from an unoccupied vehicle under any circumstances where the Insured Property was stored or left overnight;
- from any unsecured place (other than a motor vehicle) or in the open air, unless:
 - the insured item is under the direct control and supervision of an adult; or
 - the insured is on the way to or from their place of education or business; or
 - an organised school activity or business function; or
 - an organised extra-curricular activity; or
 - other places of residence, accommodation, or business; or
 - a medical appointment of any kind.
- by force or intimidation; or
- the insured is attending:
 - their place of education or business; or
 - an organised school activity or business function; or
 - an organised extra-curricular activity; or
 - a medical appointment of any kind.
- the repair of scratches to painted or polished surfaces of an item of Insured Property, nor will we pay to replace such scratched surfaces
- loss of or damage to Insured Property that occurs during or because of being transported in any aircraft or watercraft unless the item is carried as cabin baggage
- loss or damage to Insured Property that occurs during or because of being transported by a Courier, Removalist, or other professional transporter
- loss or damage that occurs while the Insured Property is on loan, trial, testing, demonstration, or exhibition
- loss or damage to expendable or consumable items including fuses, batteries, bells, chains, tapes or ribbons or any other part of an item of Insured Property which requires periodic or frequent replacement
- loss or damage to software of any type whatsoever
- data programming, data reconstruction, data recovery or program installation or reconfiguration
- depreciation in the value of Insured Property
- consequential loss of any kind, including lost income or interruption of business, death, injury, illness, or personal injury of any kind
- liability of any kind
- loss or damage caused by any computer virus, worm, Trojan or the like
- loss or damage caused by the failure or inability of any computer or electronic equipment whether occurring before, during or after the year 2019, to correctly or satisfactorily recognise any date as its true calendar date or any period of time as its true period of time

- loss or damage resulting from:
 - any consequence of war or warlike activities which includes invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, invasion, rebellion, revolution, insurrection, use of military or usurped power, overthrow of the legally constituted government, looting, sacking or pillage following any of these, or the expropriation of property;
 - ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion includes any self-sustaining process of nuclear fission; and
 - the nationalisation, requisition or destruction of any Insured item by order of any government, public or statutory.
- loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of Terrorism, including any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion an act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.



SUNCOAST
CHRISTIAN COLLEGE



www.suncoastcc.qld.edu.au

T. 07 5451 3600
F. 07 5442 2212

E. info@suncoastcc.qld.edu.au
A. Cnr Schubert & Kiel Mtn Road, Woombye Q 4559 | PO Box 5254, Sunshine Coast MW Q 4560

