Key Highlights For Residential Colleges

Who We Are

Unimutual is Australia's specialist Discretionary Mutual established exclusively for the higher education and research sectors, embracing residential colleges, with more than 30 years' experience. We are owned by our Members and run solely for their benefit.

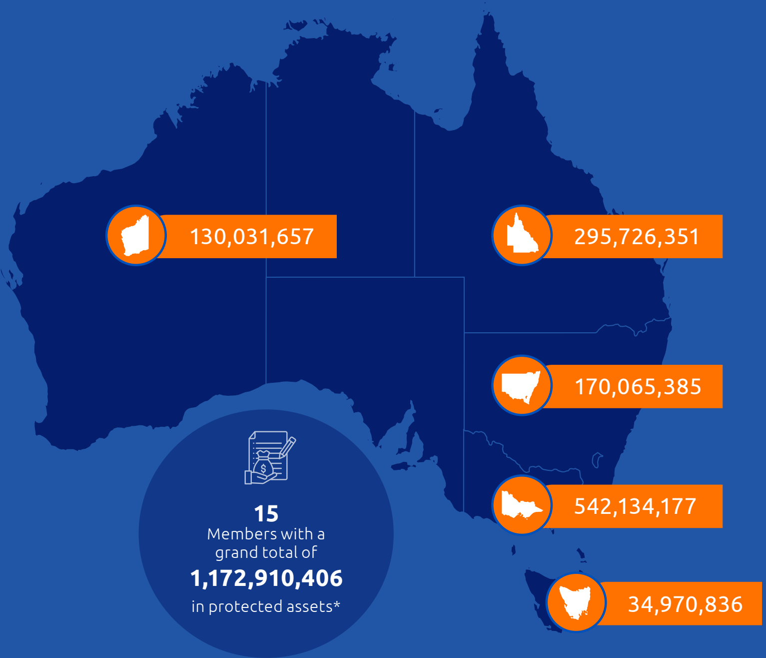
Why Choose Unimutual?

- **Sector expertise** – we understand the risks facing residential colleges.
- **Tailored protection** – Unimutual is unique and can design protection coverage for the specific needs of residential colleges.
- **Mutual strength** –Members ensure stability and sustainability for the Mutual.
- **Beyond risk transfer** – access to sector specific risk management support, resources and benchmarking.

Why Residential Colleges Matter

Residential colleges play a vital role in shaping the student experience, creating communities where young people live, learn and grow. These unique environments bring a complex mix of risks, from heritage buildings to high student density and evolving expectations around wellbeing, safety and inclusivity.

Residential Colleges



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*This information relates to residential colleges of the Mutual – as at September 2025

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A Smarter Alternative to Risk Transfer

How Unimutual is Different

Traditional insurers are commercial businesses, designed to generate profits for shareholders. Their products are standardised, with limited flexibility to adapt to the unique risks of residential colleges. Pricing often fluctuates with market cycles, making long-term budgeting difficult.

Unimutual takes a different approach:

- **Owned by Members, for Members** – with a not-for-profit motive and no shareholders. Any surplus is reinvested back into the Mutual to benefit all Members.
- **Discretionary Protection** – unlike another contract, Unimutual can exercise discretion by offering tailored protections and considering claims that fall outside these protections, providing flexibility when Members need it most.
- **Stable, Long-Term Pricing** – with the mutual buying power, we can smooth out the volatility of the commercial insurance market.
- **Sector-Specific Knowledge** – our sole focus is on residential colleges, higher education and research sectors, meaning protection and risk management are purpose-built for your environment.

Protections that Fit Residential Colleges

- **Property Protection (including terrorism)**
  From historic heritage halls to modern facilities, including active assailant, fire, flood and other perils.
- **Combined Liability Protection (including terrorism)**
  Covering your duty of care to students, staff and visitors.
- **Specialist Covers**
  Protection for Fine Art, Rare Books and Collectables, Cyber, Management Liability (including directors and officers) and Pandemic.
- **Risk Management Services**
  On-site assessments, training and tailored recommendations to prevent incidents before they occur (at no additional cost). Unimutual also provides online Member introduction sessions, Member Reference Group discussions and an Annual Conference for all Members.

Why Now?

The education landscape is changing rapidly, with increased scrutiny on governance, student welfare and campus safety. By joining Unimutual, residential colleges gain a partner who not only provides protection, but also helps strengthen resilience and reputation.

Next Steps

Joining Unimutual is straightforward. Contact Unimutual at **service@unimutual.com.au** or on **02 9169 6600**.

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