

Accident waiting to happen?



## GROUP PERSONAL ACCIDENT INSURANCE

### DUAL AUSTRALIA

DUAL is proud of its reputation for product innovation. We continually assess the ways in which our products can provide effective protection against any unwanted surprises. DUAL's insurance portfolio is specifically devised to help you get off to a good start and to stay on course. We like to find straightforward solutions to complex problems.

As such our Group Personal Accident Insurances have been designed to meet your unique needs.

#### What is Group Personal Accident Insurance?

Group Personal Accident Insurance provides businesses or organisations with easy to manage policies typically covering accidental death & disablement, loss of salary due to accidental injury and/or sickness and other associated benefits for all covered persons.

### FLEXIBLE OPTIONS

Our Group Personal Accident policy is flexible and may be tailored to a vast array of specific requirements such as:

#### Scope of cover:

- 24 hours / 365 days
- Working hours only
- Outside working hours
- Voluntary work
- Journey to and from work
- Specific time/s as required

#### Benefits:

- Choice of excess periods
- Choice of benefit periods
- Loss of salary caused by injury
- Loss of salary caused by sickness
- Choice of accidental death and disablement sums insured
- Choice of optional benefits and features

In addition, our Group Personal Accident policy has an extensive list of standard and optional features and benefits:

#### Standard features and benefits:

- Escalation benefit (weekly benefit increase of 5% after twelve months)
- Rehabilitation and return to work expenses
- To and from work transport benefit
- Membership fee re-imburement
- Disappearance benefit after 12 months
- Exposure to the elements

#### Optional features and benefits:

- Non-Medicare medical expenses
- Funeral expenses
- Lump sum broken bones benefit
- Lump sum dental benefit
- Student tutorial costs
- Home, work, car modification costs
- Lost or damaged clothing allowance
- Domestic home help assistance
- Out of pocket expenses

### BASIC UNDERWRITING INFORMATION WE MAY REQUIRE

- Number of insured persons
- Benefit limits required
- Occupation/s of insured persons
- Scope of cover (i.e. 24 hour cover, working hours only, specified time, etc ...)
- Claims History
- Annual combined total wage roll of all covered persons

*Important Note: The above lists of standard features, benefits and options are a summary of cover only. Cover is subject to the full terms, conditions and exclusions contained in the the Group Personal Accident and Sickness Insurance, Product Disclosure Statement and Policy Wording. DUAL Australia Pty Ltd ABN 16 107 553 257, AFSL No. 280193 issues this product as an agent of certain underwriters at Lloyds. DUAL Australia only provides general advice and does not consider your objectives, financial situation or needs. To decide if this product is right for you please read the Group Personal Accident and Sickness Insurance, Product Disclosure Statement and Policy Wording available at [www.dualaustralia.com.au](http://www.dualaustralia.com.au).*

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