



ACCIDENT & HEALTH

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 Accident & Health suite has been designed to meet your unique needs.

PRODUCTS

Corporate Travel

Our Corporate Travel Insurance is designed to give coverage to travelers through one easy to manage policy. Importantly our Corporate Travel Insurance includes DUAL Assist for worldwide travel assistance. We have incorporated a huge array of benefit and features within our travel policy which include:

- Medical & Evacuation Costs
- Luggage Coverage
- Hire Car Excess
- Cancellation and Curtailment Expenses
- Personal Accident Benefits
- Kidnap & Extortion

Plus many others including our unique 'Benefits at Home'.

You may choose from our four options of cover or request a tailored insurance policy for your unique travel insurance requirements.

Expatriate Medical

Our Expatriate Medical and Emergency Evacuation Expenses insurance provides individuals or businesses with medical and emergency medical evacuation expenses cover whilst working and living overseas as an expatriate who are not eligible for local or domestic health insurance. This policy also includes repatriation benefits and DUAL Assist access.

Temporary Residents Medical (DIAC Approved)

Our Temporary Residents' Medical And Additional Expenses Insurance provides individuals or businesses with medical cover whilst they are working and living in Australia. The policy provides cover for both hospital and ancillary costs. The policy provides cover for temporary residents entering Australia under Visa 457 or similar.

Group Personal Accident

Our Group Personal Accident Insurance provides businesses or organisations with easy to manage policies typically covering Accidentally Death and Disablement, Loss of Salary due to accidental injury and / or sickness and other association benefits for all covered persons. Coverage is for 24 hours / 365 days a year. We also offer Enterprise Bargaining Agreement personal accident and sickness policies to meet EBA requirements.

Individual Personal Accident

Our Individual Personal Accident Insurance typically covers Accidental Death and Disablement, Loss of Salary due to accidental injury and / or sickness and other associated benefits. Coverage up to 24 hours / 365 days a year and Workcover top ups are available.

Journey

Our Journey Insurance covers individuals who are travelling on their direct route to and from their usual place of employment. Coverage is for Accidental Death and Disablement, Loss of Salary due to accidental injury and / or sickness and other associated benefits.

Voluntary Workers

Our Voluntary Workers Insurance covers employees who are performing unpaid Voluntary work on behalf of the Insured. Coverage is for Accidental Death and Disablement, Loss of Salary due to accidental injury and / or sickness and other associated benefits.

CLAIMS

DUAL employs the services of Proclaim to manage all our Accident and Health claims. The Proclaim Edge - Services that go beyond

- High levels of technical A & H expertise and speed of service
- On-line lodgment and reporting capabilities
- Flexibility to design project specific claim programs
- Structured review/communication program on claims activity and issues
- Compliance Code and Privacy Act

DUAL ASSIST

DUAL offers DUAL Assist for worldwide emergency travel assistance (supported by Customer Care Pty Ltd). Customer Care is a Member and shareholder of the world's largest global assistance network, the International Assistance Group.

Medical Assistance

- Largest in Southern Hemisphere - Customer Care provides emergency assistance to more than 70% of insured leisure travelling Australians and many of the leading corporate travel insurers and their blue chip clients.
- Dedicated 24 hour emergency assistance centre based in Sydney
- Experienced team of full time staff including registered nurses, doctors, travel agents and experienced case managers
- Twenty-Four (24) hour medical referral, monitoring, and emergency medical consultant and support
- Medical Repatriation/Evacuation Service
- Return of Mortal Remains
- Guarantee of Hospital/Medical Expenses
- Liaison with Family Physician

TRAVEL ASSISTANCE

- Lost Document and Ticket Replacement Assistance and Consular Referral/Liaison
- Emergency Message Transmittal
- Emergency Travel/Accommodation Arrangements

Important Note: The above lists of features and benefits are a summary of cover only. Cover is subject to the full terms, conditions and exclusions contained within our Policy Wordings and Product Disclosure Statements (PDS). DUAL Australia Pty Ltd ABN 16 107 553 257, AFSL No. 280193 issues these products as an agent of Arch Syndicate 2012 at Llyod's. DUAL Australia only provides general advice and does not consider your objectives, financial situation or needs. To decide if these products are right for you please read the relevant product Policy Wording's and Product Disclosure Statement's (PDS) available at www.dualaustralia.com.au