



## INDIVIDUAL PERSONAL ACCIDENT PROFILE

### *DUAL's Coverage*

DUAL's Individual Personal Accident Insurance provides cover for Death and Disablement caused by an accident; and Weekly Injury and Sickness Benefits as a result of an injury or sickness.

Our WebRater provides instant Individual Personal Accident quotes. If a risk doesn't fit, our A&H Underwriters are ready to assist with more complex scenarios.

### *DUAL Appetite*

We have a broad underwriting appetite for Information Technology professionals, with most occupations able to be quoted. Some examples include:

- Database/Software Programming and Applications
- IT Facilities Management & Integration
- IT and Network Consulting
- Hardware Engineering, IT Maintenance and Repair
- IT Project Management, Outsourcing

### *What is Covered?*

- Key Policy Features
- Choice of sum insured for Accidental Death and Disablement
- Choice of sum insured for Weekly Injury and Sickness benefits
- Benefit Period up to 104 weeks for Weekly Benefits payable
- Choice of Scope of Cover (24 hours/ Working Hours / Outside Working Hours)

### *Additional Benefits*

- Transport To and From Work
- Reimbursement of Professional or Membership fees
- Return to Work Assistance
- Twelve weeks guaranteed payment for weekly benefits
- Exposure to the Elements Benefit
- Disappearance Benefit

# Features of Cover



# Why DUAL?



## What is Covered?

- Our Individual Personal Accident Policy covers a wide variety of occupation classes.
- It's designed to provide a lump sum benefit due to death or permanent disability arising from an injury and weekly benefits for temporary total disablement arising from injury or sickness.
- Weekly benefits payments due to injury or sickness up to 104 weeks.
- Flexible scope of cover up to 24 hour worldwide coverage
- Instant quotations and bindings are now available through the WebRater for up to \$250,000 Accident Death and \$3,000 weekly benefits. Alternatively our dedicated Accident & Health Underwriters can provide tailored Individual PA quotations to meet a client's specific needs.

1. **Comprehensive coverage** with sums insured tailored to an individuals' needs
2. **Broad underwriting appetite** with over 220 occupations to choose from on the WebRater
3. **Competitive pricing** with premiums starting at \$600 plus charges
4. **Instant quotes and bindings** through the WebRater
5. **Proven Claims Experience**  
DUAL engage Fullerton Health Corporate Services as our third party claims providers for Accident and Health risks.

Australasian Assistance Pty Ltd operates on behalf of our clients as DUAL Assist, a boutique emergency assistance provider. Available for Insureds to contact 24 hours a day, 7 days a week with contact centres in 9 countries around the world, DUAL Assist provides our clients with practical solutions.

DUAL also offers claims support to our Insureds by engaging Occupational Therapists with extensive experience, working both on site with Insureds and via referral through the hospital environment specialising in return to work strategies.

If you or your client require emergency assistance, call DUAL Assist on the 24/7 Emergency Hotline - +61 2 8016 9210.