



making relationships count

## INDIVIDUAL PERSONAL ACCIDENT

DUAL's Individual Personal Accident Insurance provides cover for lump sum death and disablement benefits caused by an accidental injury; and Weekly Injury and / or Sickness Benefits payable in the event of temporary total disablement from injury or sickness.

### Key Policy Features

- Choice of sum insured for Accidental Death and Disablement
- Choice of 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
- Re-imbusement of Professional or Membership fees
- Return to Work Assistance
- Twelve weeks guaranteed payment for weekly benefits
- Exposure to the Elements Benefit
- Disappearance Benefit

### Why DUAL?

- **Comprehensive coverage** with sums insured tailored to an individuals needs
- Broad underwriting appetite with over **220 occupations** to choose from
- **Competitive pricing** with premiums starting at \$600++
- **Instant quotes and bindings** through the **WebRater**

### Claims Response

DUAL's Accident and Health claims are handled by specialist third parties with significant industry experience. Our claims handlers specialise in Personal Accident claims and work directly with DUAL and the Insured to ensure all claims are managed in an expert manner.

We engage Fullerton Health Corporate Services for our Individual Personal Accident claims.

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.

This document is only intended to be a summary of the highlights of the cover available.  
We encourage you to read the full Policy wording for a full description of the terms and conditions. This Policy Summary does not form part of the policy terms and conditions.

**SYDNEY | MELBOURNE | PERTH | BRISBANE**  
Tel: 1300 769 772 [www.dualaustralia.com.au](http://www.dualaustralia.com.au)

DUAL Australia Pty Limited Part of the DUAL International Group Registered in Australia under ABN No. 16 107 553 257