



## DUAL CLAIMS EXAMPLES - INDIVIDUAL PERSONAL ACCIDENT

Background	Outcome	Response and Payment
Whilst on their way home from work, a self employed Bookkeeper was involved in a car accident which resulted in multiple fractures and other injuries.	The Insured was able to claim for Weekly Injury Benefits of \$2,800 per week whilst they were unable to work.  After 4 months, when the Insured had fully recovered from their injuries and returned to work, benefits were ceased.	Response: Section 4 – Weekly Benefits – Injury.  Payment: \$44,800
Whilst playing weekend rugby for their local club, a Scaffholder ruptured the ligaments in their right knee.	As a result of their injuries, the Insured required surgery. They claimed Weekly Injury Benefits of \$1,600 per week (after serving a 28 day sporting excess).  A rehabilitation plan was put in place to help the Insured get back to work. This resulted in the Insured being able to return to work 1 month ahead of the original estimate.	Response: Section 4 – Weekly Benefits – Injury.  Payment: \$12,800
A 50 year old mechanic suffered gallstones and required surgery.	The Insured was unable to work for 2 weeks post surgery and returned to work in a reduced capacity until they had fully recovered.  The Insured claimed for Weekly Sickness Benefits of \$1,400 per week.	Response: Section 5 – Weekly Benefits – Sickness.  Payment: \$7,000
A 23 year old bricklayer tore his bicep muscle in his left arm whilst lifting bricks at work.	The Insured required surgery and was unable to work for 6 months until his arm had completely recovered.  The Insured claimed for Weekly Injury Benefits of \$1,700 per week.	Response: Section 4 – Weekly Benefits – Injury  Payment: \$40,800
A 60 year old dairy farmer was diagnosed with prostate cancer during the insurance period.	Whilst the Insured was undergoing cancer treatment, he was unable to do any heavy manual labour on his property.  The Insured claimed for Weekly Sickness Benefits of \$740 per week for 12 weeks.	Response: Section 5 – Weekly Benefits – Sickness  Payment: \$7,400
A 34 year old plumber was involved in a motorcycle accident which resulted in spinal and other injuries.	As a result of the accident, the Insured was unable to work for over 2 years. Weekly Benefit payments were paid for the full benefit period of 104 weeks. Weekly payments of \$1,400 per week were made for the first 12 months and then increased to \$1,470 for the following 12 months under the policies Escalation Benefit.	Response: Section 4 - Weekly Benefits - Injury and section 8 - Additional Benefits.  Payment: \$149,240

The information contained in this fact sheet is meant as a hypothetical guide only. DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Financial Ombudsman Service for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice.