



INDIVIDUAL PERSONAL ACCIDENT INSURANCE

Changes to Cover applicable for changes from PDS version DUALIPAPDSV1017 to DUAL Australia Individual Personal Accident Insurance PDS and Policy Wording 06.21.

This changes to cover document provides a brief summary of the key changes made as provided by the DUAL Australia Individual Personal Accident Insurance PDS and Policy Wording 06.21. Please note the clause numbers have changed.

The changes to cover document should be read in conjunction with the full Policy Wording, Policy Schedule, and any other supporting documents that we issue you.

Section	Comments
General Definitions	
Amended Definitions	<p>injury has been amended to mean bodily injury resulting from an accident (as defined).</p> <p>permanent has been amended to mean disablement lasting for at least 12 consecutive months from the date of the injury manifests and which will, in all probability, continue for life.</p> <p>pre-existing condition is amended to include conditions with which the insured person has sought medical treatment for or has manifested (whether diagnosed or not) prior to the inception of their policy.</p> <p>temporary partial disabled/ment has been amended to clarify the temporary inability to participate in a substantial part of the insured person's usual employment, occupation or business activities must be:</p> <ul style="list-style-type: none"> • directly caused by an injury or sickness; and • the insured person must be under the regular care of and acting in accordance with the treatment, instructions or advice of a doctor; and • that inability manifests during the insurance period. <p>temporary total disabled/ment has been amended to clarify the temporary disablement which totally prevents the insured person from performing their usual occupation or employment activities, or any other occupational or employment activities for which they have the experience, skills, education or training must be:</p> <ul style="list-style-type: none"> • directly caused by an injury or sickness that manifests during the insurance period; and • the insured person must be under the regular care of and acting in accordance with the treatment, instructions or advice of a doctor. <p>total disablement has been amended to clarify that the disablement must be directly caused by an injury or sickness that manifests during the insurance period.</p>

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Section	Comments
Additional Definitions	<p>accident has been included and confirms affirmative cover for cyber events including:</p> <ul style="list-style-type: none"> a. those arising from the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device); b. a computer virus; c. a computer related hoax relating to a) and/or b) above. <p>finger, thumb or toe mean the digits of a hand or foot.</p> <p>manifest(s) means, in respect of injury or sickness, the date on which the symptoms of the injury or sickness first become apparent to any insured person, or ought to have become apparent to a reasonable person.</p> <p>policyholder means the insured.</p>
Deleted Definitions	Hand and foot have been removed as defined words.
Previous Sections 2 & 3 - Surgical Lump Sum Benefits	
Deleted Sections	<p>Previous Section - 2 Surgical Lump Sum Benefits - Injury Resulting in Surgery and previous Section 3 - Surgical Lump Sum Benefits - Sickness Resulting in Surgery have been deleted.</p> <p>These sections only responded whilst the insured person was undertaking surgery overseas and the territorial limits of the policy are Australia wide and did not cover insureds working overseas for extended periods of time.</p>
Sections 1-5	
Amended Sections	<p>In respect to:</p> <ul style="list-style-type: none"> • Table 1 - Lump Sum Benefits – Injury • Table 2 – Weekly Benefits – Injury • Table 3 – Weekly Benefits – Sickness • Table 4 – Fractured Bones Benefits – Injury • Table 5 – Dental Benefits - Injury • Clauses are amended to clarify that the injury or sickness (as the case may be) resulting in the insured event covered under the Table of Insured Events must manifest during the insurance period while the person is an insured person and the insured event must occur within 12 months of the manifestation.
Section 6, Additional Benefits	
Additional Benefits	<p>Additional benefit 8 and additional benefit 9 are available when the additional cover is chosen and an additional premium paid. The sum insured will be noted in the schedule.</p> <p>8. Funeral Expenses: we will reimburse reasonable funeral, burial or cremation expenses or reasonable expenses for transporting the insured persons body or ashes to a nominated place up to the sum insured shown in the schedule.</p> <p>9. Modification Expenses: for insured event(s) 2, 3, 4, 5, 6, 8, 9 or 11, we will pay reasonable costs to modify the insured person's home, work or motor vehicle or to relocate the insured person to a suitable home up to the sum insured shown in the schedule.</p> <p>This benefit only payable if we have evidence presented from your doctor certifying that the modification and/or relocation is medically necessary.</p>

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Section	Comments
General Conditions	
Amended Conditions	7. d. weekly benefits will be reduced by the proceeds of any judgment, award or settlement constituting or representing an entitlement to damages for past or future economic loss in respect of the facts, matters and circumstances which gave rise to the benefits paid under the policy .
Additional Conditions	<p>14. Benefits will cease if you fail to follow the advice of your or our doctor and includes but is not limited to you failing to participate in rehabilitation and/or return to work programs as advised by the doctor.</p> <p>15. Benefits will cease if you fail to attend or participate in any attendances, consultations or investigations required by your or our doctor in the course of any rehabilitation and/or return to work programs described at condition number 14 above.</p> <p>For the purpose of condition number 14 and 15:</p> <p>a. rehabilitation means any treatment, therapy, procedure or program recommended and/or advised by your or our doctor; and</p> <p>b. if there is a difference of advice between your doctor or our appointed doctor, the advice of our appointed doctor will be the advice for the purposes of this condition.</p> <p>16. Section 2 - Weekly Benefits Injury is subject to an excess period of twenty eight (28) days or the excess period shown in the schedule whichever is the higher for any injury due to participation in sport of any kind.</p> <p>18. No weekly benefits are payable for insured events 27, 28, 29, or 30 if:</p> <p>a. you are on unpaid leave or on maternity leave; or</p> <p>b. when you are outside Australia.</p>
General Exclusions	
Amended Exclusions	<p>11. is amended to exclude the conditions defined in the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition (or a subsequent or equivalent publication).</p> <p>12. is amended to exclude cover for pre-existing conditions whether or not a proposal form or application form has been received by us.</p>
Additional Exclusions	16. no benefits are payable if the insured person is not under the regular care of a doctor , or not acting in accordance with the treatment plan of a doctor .
General Provisions	
Amended Provisions	<p>7. Subrogation and our right of recovery expanded to include:</p> <ul style="list-style-type: none"> • If you or any insured person have waived the right to compensation from another source that is liable to pay compensation for a benefit payable under the policy, we will not cover you or any insured person under the policy for that loss, damage or liability. • If you or any insured person brings a claim for loss or damage against a third party in respect to the benefit being paid under the policy, then included in the claim must be payments recoverable from the third party. Should damages be recovered against the third party then you or the insured person must repay to us the recoverable payments received under this policy.

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Section	Comments
General Provisions	
Additional Provisions	<p>8. Several Liability of Underwriters</p> <p>The obligations of our subscribing Underwriters, where there is more than one (1) Underwriter subscribing to the policy, are several and not joint and are limited solely to the extent of their individual subscriptions. No subscribing Underwriter is responsible for the subscription of any co-subscribing Underwriter who, for any reason, does not satisfy all or part of its obligations.</p> <p>9. Territorial Limits</p> <p>Australia wide except where the insured person is temporarily working or holidaying outside the territorial limits of Australia for not more than four (4) weeks in any insurance period.</p>