



# Individual personal accident product profile

## DUAL's coverage

DUAL's individual personal accident (IPA) 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 for persons up to 74 years of age.

If a risk does not fit, our accident and health underwriters are ready to assist with more complex scenarios.

## What is covered?

- Key policy features
- Choice of sum insured for accidental death and disablement up to \$250,000
- Choice of sum insured for weekly injury and sickness benefits up to \$3,500 per week for persons up to 65 years and \$2,500 per week for persons aged over 65 years
- Choice of benefit period up to 104 weeks for persons up to 65 years and 52 weeks for persons aged over 65 years
- Choice of scope of cover (24 hours / working hours / outside working hours)

## DUAL's appetite

Our IPA policy covers a wide variety of occupation classes.

With a broad underwriting appetite and over 700 available occupations to choose from on the WebRater, you'll find occupations from tradespersons to allied health professionals and manual labourers.

## Optional extensions

- Funeral expenses
- Home and car modification expenses
- Fractured bones benefit
- Dental benefits



## Would you like a discount?

We offers discounted premiums when adding additional exclusions, such as for motorcycle riding and playing amateur sport.

## Why DUAL?

- **Comprehensive coverage** with sums insured tailored to an individuals needs
- **Broad underwriting appetite** with over 700 occupations to choose from on the WebRater
- **Competitive pricing** with premiums starting at \$630 plus charges
- **Instant quotes and bindings** through the WebRater
- **Proven claims experience.** We engage the Corporate Services Network as our third-party claims provider for accident and health risks.

We also offer claims support to our insureds by engaging third party rehabilitation providers with extensive experience, working both on-site with insureds and via referral through the hospital environment, specialising in return to work strategies.

For further information on whether this product is suitable for you, please review our target market determination, which is available on our [website](#).

## Questions?

For further details on our individual personal accident protection, please contact your local DUAL underwriter.

## Helping you do more

Sydney | Melbourne | Perth | Brisbane

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[dualinsurance.com](#)

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