



# Medical expenses product profile

## What is it?

This policy primarily covers overseas medical expenses outside the insured person's country of residence. It also extends to cover ancillary expenses such as optical, dental, physiotherapy and other similar expenses, along with pregnancy cover\*, which includes pre-natal, post-natal, routine, emergency maternity and newborn child expenses.

Emergency medical evacuation is also included for people based outside Australia. This cover applies if an insured person cannot access appropriate medical care while in a developing country, enabling their return to Australia or their country of residence if different from Australia.

## Why DUAL?

- Our specialised accident and health underwriting team has over 100 years of combined experience
- Our appetite is broad, and flexible offerings for group business are available
- We partner with outstanding claims and emergency assistance providers

## DUAL's appetite

### We cover:

- Individuals and groups
- Most occupations, including construction and mining, missionary and charity work
- Most countries available, including remote locations in Asia and Africa
- Expatriates, provided they're moving overseas for work or study
- Temporary residents inbound to Australia for work or study
- Third country nationals who have been considered as part of a group policy

### We don't cover:

- Over 65s on an individual basis
- People on sports scholarships
- People moving or living overseas permanently

# Emergency assistance

We have partnered with Australasian assistance to provide **24/7** integrated emergency medical and travel assistance to organisations and expatriates around the world.

Our trusted and dedicated team works 24-hours a day, 365 days a year to help and protect travellers and expatriates while they're away from home.

Australasian assistance operates on behalf of our clients as DUAL Assist, a boutique emergency assistance provider. DUAL Assist offers practical solutions for **emergency medical and travel assistance**.



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Download DUAL Assist to your phone for 24/7 emergency medical, travel and security assistance.

## Helping you do more

Sydney | Melbourne | Perth | Brisbane

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[dualinsurance.com](http://dualinsurance.com)

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The DUAL logo, consisting of the word "DUAL" in a bold, red, sans-serif font.