



DUAL

Voluntary workers product profile

DUAL's voluntary workers personal accident insurance provides cover for insured individuals who sustain an accidental injury while engaged in volunteering activities authorised by the insured.

The cover can be taken out by charities, not-for-profits, associations, clubs, companies or businesses. It provides volunteers with cover for accidental death and disablement, weekly injury benefits and other benefits such as non-Medicare medical expenses, domestic home help and student education assistance.

What is voluntary work?

We define voluntary work under the policy as providing services, without payment, to an independent organisation and is undertaken to benefit the community.

The WebRater also provides an option to include work experience students.

Volunteering doesn't include internships, work experience (unless specifically chosen) or work for the dole or similar programs, working in a family business, or where there's a direct familial relationship with the insured.

Claims response

Our accident and health claims are handled by the Corporate Services Network (CSN). CSN is a specialist third-party claims handler with significant industry experience. They specialise in accident and health products and work directly with us to ensure all claims are handled in an expert manner.

Target market determination

For further information on whether this product is suitable for you, please refer to our target market determination, available on our website.

WebRater platform

- New business and renewals are accessed via our simple delivery system, the WebRater
- New business is available to brokers for volunteer numbers up to 300 insured individuals
- Over 660 occupations available
- Flexible options and amendable limits under option 3
- Competitive pricing starts at \$330 base premium
- For risks outside of the WebRater, contact your underwriter

Helping you do more

Sydney | Melbourne | Perth | Brisbane

1300 769 772

dualinsurance.com

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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 Australian Financial Complaints Authority (AFCA) for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice.

Key policy features

- Accidental death and disablement sum insured options of up to \$250,000 on the WebRater
- Weekly injury benefit options of up to \$1,500, payable up to 104 weeks, on the WebRater
- Age limit of 85 years

Optional extensions

- Funeral expenses
- Home and car modification expenses
- Bed care benefit

Additional expenses limits

- Non-Medicare medical expenses \$3,000
- Dental benefit \$3,000
- Fractured bones benefit \$5,000
- Domestic home help benefit \$1,000 per week
- Student education assistance benefit \$1,000 per week
- Return to work benefit \$10,000

Questions?

For further details on our accident and health protection, please contact your local DUAL underwriter.

