



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

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

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Section	Comments
<b>General Conditions</b>	
Amended Conditions	7. d. weekly <b>benefits</b> 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 <b>benefits</b> paid under the <b>policy</b> .
Additional Conditions	<p>14. <b>Benefits</b> will cease if <b>you</b> fail to follow the advice of <b>your</b> or <b>our doctor</b> and includes but is not limited to <b>you</b> failing to participate in rehabilitation and/or return to work programs as advised by the <b>doctor</b>.</p> <p>15. <b>Benefits</b> will cease if <b>you</b> fail to attend or participate in any attendances, consultations or investigations required by <b>your</b> or <b>our doctor</b> 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 <b>your</b> or <b>our doctor</b>; and</p> <p>b. if there is a difference of advice between <b>your doctor</b> or <b>our</b> appointed <b>doctor</b>, the advice of <b>our</b> appointed doctor will be the advice for the purposes of this condition.</p> <p>16. Section 2 - Weekly <b>Benefits Injury</b> is subject to an <b>excess period</b> of twenty eight (28) days or the <b>excess period</b> shown in the <b>schedule</b> whichever is the higher for any <b>injury</b> due to participation in sport of any kind.</p> <p>18. No weekly <b>benefits</b> are payable for <b>insured events</b> 27, 28, 29, or 30 if:</p> <p>a. <b>you</b> are on unpaid leave or on maternity leave; or</p> <p>b. when <b>you</b> are outside Australia.</p>
<b>General Exclusions</b>	
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 <b>pre-existing conditions</b> whether or not a proposal form or application form has been received by <b>us</b>.</p>
Additional Exclusions	16. no <b>benefits</b> are payable if the <b>insured person</b> is not under the regular care of a <b>doctor</b> , or not acting in accordance with the treatment plan of a <b>doctor</b> .
<b>General Provisions</b>	
Amended Provisions	<p><b>7. Subrogation and our right of recovery expanded to include:</b></p> <ul style="list-style-type: none"> <li>• If <b>you</b> or any <b>insured person</b> have waived the right to compensation from another source that is liable to pay compensation for a <b>benefit</b> payable under the <b>policy</b>, <b>we</b> will not cover <b>you</b> or any <b>insured person</b> under the <b>policy</b> for that loss, damage or liability.</li> <li>• If <b>you</b> or any <b>insured person</b> brings a claim for loss or damage against a third party in respect to the <b>benefit</b> being paid under the <b>policy</b>, then included in the claim must be payments recoverable from the third party. Should damages be recovered against the third party then <b>you</b> or the <b>insured person</b> must repay to <b>us</b> the recoverable payments received under this <b>policy</b>.</li> </ul>

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Section	Comments
<b>General Provisions</b>	
Additional Provisions	<p><b>8. Several Liability of Underwriters</b></p> <p>The obligations of <b>our</b> subscribing Underwriters, where there is more than one (1) Underwriter subscribing to the <b>policy</b>, 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><b>9. Territorial Limits</b></p> <p>Australia wide except where the <b>insured person</b> is temporarily working or holidaying outside the territorial limits of Australia for not more than four (4) weeks in any <b>insurance period</b>.</p>