



## JOURNEY PERSONAL ACCIDENT INSURANCE

Changes to Cover applicable for changes from PDS version DUALJOURNEYPDSV1115 to DUAL Australia Journey Personal Accident Insurance PDS and Policy Wording 11.22.

This changes to cover document provides a brief summary of the key changes made as provided by the DUAL Australia Journey Personal Accident Insurance PDS and Policy Wording 11.22. 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
<b>General Definitions</b>	
Amended Definitions	<b>doctor</b> has been amended to a medical practitioner or medical specialist who is registered and/or licenced and legally qualified to practice medicine under the laws of the country in which they practice other than a medical practitioner or medical specialist who is the <b>insured person</b> , the <b>insured person's</b> employer or the <b>insured person's</b> employee or the <b>insured person's</b> relative.
	<b>injury</b> has been amended to mean bodily injury resulting from an <b>accident</b> (as defined).
	<b>journey</b> means travel between an <b>insured person's place of residence</b> and their <b>place of employment</b> . Cover commences from the time the <b>insured person</b> leaves the boundary of the land of their <b>place of residence</b> and on return ceases upon arrival at the boundary of the land of their <b>place of residence</b> . Cover shall include any minor travel deviations or interruptions which in no way increase the risk of injury that would have normally arisen had the <b>insured person</b> travelled directly.
	<b>permanent</b> has been amended to mean disablement lasting for at least twelve (12) consecutive months from the date of the <b>injury manifests</b> and which will, in all probability, continue for life.
	<b>place of residence</b> means an <b>insured person's</b> usual place of residence.
	<b>place of employment</b> means an <b>insured person's</b> usual place of employment or the first or last place of business activity as an <b>employee</b> for that day.
	<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> .
	<b>salary</b> is amended to include point ii. for self employed <b>insured persons</b> , and means the gross weekly income earned from personal exertion after the deduction of all expenses necessarily incurred in earning that income, averaged over the twelve (12) months prior to the <b>injury</b> or averaged over a shorter period if the <b>insured person</b> has been self-employed in the current role for less than twelve (12) months.

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Section	Comments
	<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>i. directly caused by an <b>injury</b>; and</li> <li>ii. the <b>insured person</b> must be under the <b>regular care</b> of and acting in accordance with the treatment, instructions or advice of a <b>doctor</b>; and</li> <li>iii. 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>i. directly caused by an <b>injury</b> that <b>manifests</b> during the <b>insurance period</b>; and</li> <li>ii. the <b>insured person</b> must be under the <b>regular care</b> 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> that <b>manifests</b> during the <b>insurance period</b>.</p>
	<p><b>war</b> has been amended to mean armed conflict between nations including forces acting for any international authority whether war be declared or not, invasion, civil war, armed hostilities, rebellion, revolution, insurrection, or military or usurped power.</p>
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 or toe</b> mean the digits of a hand or foot.</p>
	<p><b>manifest(s)</b> means, in respect of <b>injury</b>, the date on which the symptoms of the <b>injury</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>
	<p><b>recess cover</b> is an optional cover and means activities undertaken during authorised lunchtime or meal breaks.</p>
	<p><b>regular care</b> means medical consultation with a doctor on an ongoing monthly or shorter repetitive basis.</p>
Deleted Definitions	<p>Direct route, this definition has been incorporated into the definition of <b>journey</b>.</p>
	<p>Hand and foot have been removed as defined words.</p>

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Section	Comments
<b>Sections 1-4</b>	
Amended Sections	<p>In respect to:</p> <p>Table 1 - Lump Sum <b>Benefits – Injury</b></p> <p>Table 2 – Weekly <b>Benefits – Injury</b></p> <p>Table 3 – <b>Fractured Bones Benefits – Injury</b></p> <p>Table 4 – Dental <b>Benefits - Injury</b></p> <p>Clauses are amended to clarify that the <b>injury</b> 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 twelve (12) months of the <b>manifestation</b>.</p>
<b>Section 2 – Weekly Benefits - Injury</b>	
Amended Event	<p><b>Insured Event 27. Temporary partial disablement</b> part (b) is amended for those <b>insured persons</b> who are able to return to work in a reduced capacity and elect not to do so, the <b>benefit</b> payable is reduced to 25% of the compensation payable for <b>insured event 26</b>.</p>
<b>Section 5 - Additional Benefits</b>	
Additional Benefits included	<p>Additional <b>Benefit 8, 9 and 10</b> 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><b>8. Funeral Expenses</b></p> <p><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><b>9. Modification Expenses</b></p> <p>For <b>insured event(s) 2-7</b> inclusive and <b>9</b>, <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 the <b>insured person’s doctor</b> certifying that the modification and/or relocation is medically necessary.</p> <p><b>10. Bed Care Benefit</b></p> <p>If an <b>insured person</b> is confined to bed by a <b>doctor</b> suffering any of the covered <b>benefit(s)</b> under the <b>policy</b> for a period in excess of forty-eight (48) hours, <b>we</b> will pay the <b>insured person</b> the amount shown on the <b>schedule</b> against bed care <b>benefit</b>.</p>
<b>General Conditions</b>	
Deleted Conditions	Former General Condition Number 8. Age limit, moved to General Provision Number 3.
Amended Conditions	<p>8. has been updated to include weekly <b>benefits</b> payable for <b>insured events 26 or 27</b> will be:</p> <ul style="list-style-type: none"> <li>c. reduced by sick pay received or monies paid or payable for the notice period in the event of a redundancy; and</li> <li>d. 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>; and</li> <li>e. reduced by any disability entitlement, including payments arising under the National Disability Insurance Scheme</li> </ul> <p>So that the total <b>benefit</b> payable under this <b>policy</b> does not exceed the applicable percentage or lesser of:</p> <ul style="list-style-type: none"> <li>i. the maximum sum insured stated in the <b>schedule</b> against Section 2 - , Weekly <b>Benefits – Injury</b>, as applicable; or</li> <li>ii. the <b>insured person’s salary</b>.</li> </ul>

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Additional Conditions	<p>6. No weekly <b>benefits</b> are payable during the <b>excess period</b> stated in the <b>schedule</b>.</p> <p>7. No weekly <b>benefits</b> are payable in excess of the percentage of <b>salary</b> shown on the <b>schedule</b>.</p> <p>11. No <b>benefits</b> are payable unless the <b>insured person</b>, as soon as reasonably practicable, possible after the happening of any <b>injury</b> giving rise to a claim under the <b>policy</b>, seeks medical advice and undertakes treatment from a <b>doctor</b> and continues to do so whilst the <b>insured person</b> remains <b>temporary total disabled</b> or <b>temporary partial disabled</b>.</p> <p>12. No <b>benefits</b> are payable for more than one (1) of <b>insured events</b> 26 and/or 27 that occur for the same period of time.</p> <p>13. No weekly <b>benefits</b> are payable for <b>insured events</b> 26 or 27 if:</p> <ul style="list-style-type: none"> <li>a. the <b>insured person</b> is on unpaid leave or on maternity leave; or</li> <li>b. when the <b>insured person</b> is outside of Australia.</li> </ul> <p>15. <b>Benefits</b> will cease if the <b>insured person</b> fails to follow the advice of their <b>doctor</b> or our <b>doctor</b> and includes but is not limited to the <b>insured person</b> failing to participate in relevant rehabilitation and/or return to work programs as advised by the <b>insured person</b> or our <b>doctor</b>.</p> <p>16. <b>Benefits</b> will cease if the <b>insured person</b> fails to attend or participate in any attendances, consultations or investigations required by the <b>insured person's doctor</b> or <b>our doctor</b> in the course of any relevant rehabilitation and/or return to work programs described at condition number 15 above.</p> <p>For the purpose of condition number 15 and 16:</p> <ul style="list-style-type: none"> <li>a. rehabilitation means any treatment, therapy, procedure or program recommended and/or advised by the <b>insured person's doctor</b> or our <b>doctor</b>; and</li> <li>b. if there is a difference of advice between the <b>insured person's doctor</b> or our appointed <b>doctor</b>, the advice of <b>our</b> appointed <b>doctor</b> will be the advice for the purposes of this condition.</li> </ul>
<b>General Exclusions</b>	
Amended Exclusions	<p>General Exclusions preamble has been amended to confirm no <b>benefits</b> are payable under the <b>policy</b> for any <b>insured event</b> resulting from <b>injury</b> that has been directly or indirectly caused by, arising out of, or in any way related to or connected directly or indirectly with any of the exclusions.</p> <p>1. is amended to clarify the intention of the exclusion is for self inflicted injury.</p> <p>6. is amended to exclude flying or engaging in any other aerial activity except as a fare paying passenger on an airline with scheduled flights.</p> <p>10. 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> <p>13. Sanctions exclusion has been amended include reference to Australia.</p> <p>14. is amended to state: psychological, nervous, emotional or behavioural conditions, stress, depression, or other mental illness defined in the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition (or a subsequent or equivalent publication).</p>
Additional Exclusions	<p>12. the payment of any <b>benefit</b> which is covered in whole or in part by any workers' compensation legislation;</p>

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Section	Comments
<b>General Provisions</b>	
Amended Provisions	<p><b>7. Subrogation and our right of recovery</b></p> <p>Clause expanded to include:</p> <p>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.</p> <p>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>.</p>
Additional Provisions	<p><b>3. Age Limit</b></p> <p>Is included for <b>insured persons</b> up to age sixty six (66), unless otherwise indicated on the <b>schedule</b>.</p> <p><b>8. Other Insurance</b></p> <p>In the event of a claim <b>you</b> or an <b>insured person</b> must inform <b>us</b> of any other insurance <b>you</b> or the <b>insured person</b> may have covering the same risk.</p> <p><b>9. 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>10. Territorial Limits</b></p> <p>The territorial limit is Australia wide except where otherwise limited in the <b>policy</b>.</p> <p><b>11. Cover under more than one policy with us</b></p> <p>Where an <b>insured person</b> is covered under another insurance policy with <b>us</b> in respect of the same <b>benefits</b> as provided by this <b>policy</b>, <b>we</b> shall only pay the <b>benefit</b> once and the amount payable shall be the higher of the two (2) policy limits applicable.</p> <p><b>12. Alteration of risk</b></p> <p>If <b>you</b> make any changes, or become aware of any changes, or if you make any changes to <b>your</b> business activities, that are likely to increase the risk of a claim under this <b>policy</b>, <b>you</b> must tell <b>us</b> as soon as <b>you</b> become aware of the changes.</p>