



VOLUNTARY WORKERS PERSONAL ACCIDENT CHANGES TO COVER

Changes to Cover applicable for changes from PDS version VWPDSV516 to DUAL Australia Voluntary Workers Personal Accident Insurance PDS and Policy Wording 06.21.

This changes to cover document provides a brief summary of the key changes made to the DUAL Voluntary Workers Personal Accident Policy as provided by the PDS version DUAL Australia Voluntary Workers 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	
Included Definitions	<p>accident means an external event, which occurs fortuitously during the insurance period, which could not have been expected from the perspective of the insured person; and results in any of the insured events within twelve (12) calendar months from the date of the injury. Accident includes 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), a computer virus and or hoaxes.</p> <p>finger, thumb or toe mean the digits of a hand or foot.</p> <p>manifest(s) means, in respect of injury, the date on which the symptoms or consequences of that injury first become apparent to any insured person, or ought to have become apparent to a reasonable person in any insured person's position, whichever comes first. Manifested and manifestation have corresponding meanings.</p> <p>paraplegia means the permanent loss of use of both legs and the permanent loss of use of part of or whole of the lower half of the body.</p> <p>quadriplegia means the permanent loss of use of both arms and both legs.</p> <p>work experience means work undertaken on behalf of the insured for a defined period that is voluntary. Such work must be arranged in conjunction with an educational, training or similar institution for the purpose of that person gaining employment experience or developing practical skills.</p> <p>work experience student means a person who is enrolled in an educational, training or similar institution and is participating in work experience and is not an employee of the insured.</p>
Amended Definitions	<p>injury "which is an external event that occurs fortuitously during the insurance period which results in any of the insured events within twelve (12) calendar months from the date of the injury" has been removed from the definition.</p>

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Amended Definitions	<p>insurance period has been amended to confirm the insurance period also includes the period stated in the schedule we issue in respect of the renewal.</p> <p>permanent has been amended to at least twelve (12) consecutive months from the date of the injury manifests, which thereafter will in all probability continue for life.</p> <p>pre-existing condition is amended to mean a condition with which you have sought medical treatment for or has manifested (whether diagnosed or not) prior to the inception of this policy.</p> <p>For the avoidance of doubt, any medical condition that you have suffered from or been treated for prior to the inception of your policy, irrespective of whether a complete recovery has occurred, is still treated as a pre-existing condition.</p> <p>temporary partial disablement has been amended to note that it must be directly caused by an injury and must manifest during the insurance period.</p> <p>temporary total disablement has been amended to note that it:</p> <ul style="list-style-type: none"> • must be directly caused by an injury; • manifest during the insurance period; and • the insured person must be under the regular care of a doctor and must be following the treatment, instructions or advice of a doctor. <p>tooth/teeth has been amended to mean a sound and natural permanent tooth but do not include first or baby teeth, implants, prostheses or other dental restorations.</p> <p>total disablement has been amended to note must be directly caused by an injury and the injury must manifest during the insurance period.</p> <p>voluntary work has been amended and means to provide services, without payment, to an independent organisation and is undertaken:</p> <ol style="list-style-type: none"> a) to be of benefit to the community and the insured person; b) of the insured person's own free will and without coercion; and c) for no financial payment. <p>voluntary work does not include:</p> <ol style="list-style-type: none"> a) internships, work experience or work for the dole or similar programs; b) tasks undertaken as part of a family obligation; or c) where the insured person has direct familial relationship with the insured.
Deleted Definitions	Hand and foot have been removed as defined terms.
Sections 2 – 5, Lump Sum Benefits, Fractured Bones Benefit & Dental Benefits	
Deleted Sections	<p>The following sections have been deleted.</p> <ul style="list-style-type: none"> • Surgical Lump Sum Benefits - Injury Resulting in Surgery

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Amended Clauses	<p>In respect to:</p> <ul style="list-style-type: none"> • Table 1 - Lump Sum Benefits • Table 2 – Weekly Benefits – Injury • Table 3 – Fractured Bones Benefits – Injury • Table 4 – Dental Benefits - Injury <p>Clauses are amended to clarify that the injury resulting in the insured event covered under the Table of Insured Events must manifest during the insurance period while the person is an insured person and the insured event must occur within 12 months of the manifestation.</p> <p>All insured event numbers have been updated due to Section 2 being deleted.</p>
Section 5 - Additional Benefits Amended Clauses	<ul style="list-style-type: none"> • Definition for Non Medicare Medical expenses has moved to the General Definitions section of the policy. • Benefit limits, excess periods, benefit periods are removed and are noted on the policy schedule.
Additional Clauses	<p>Clause 11, 12 and 13 are available when the additional cover is chosen, and an additional premium paid. The sum insured will be noted in the schedule if the optional cover is taken up.</p> <ol style="list-style-type: none"> 11. Funeral Expenses: we will reimburse the estate of the insured person for all reasonable funeral, burial or cremation and associated expenses or all reasonable expenses incurred in transporting the insured persons body or ashes to a place nominated by the legal representative of the insured persons estate 12. Modification Expenses: for insured event(s) 2, 3, 4, 5, 6, 8, 9 or 11, we will pay all reasonable and actual costs for modifications to the insured person's home, work or motor vehicle or in relocating the insured person to a suitable home. This benefit is only payable where evidence is presented from your doctor certifying that the modification and/or relocation is medically necessary. 13. Bed Care Benefit: if an insured person is confined to bed by a doctor suffering any of the covered benefit(s) under the policy for a period in excess of forty-eight (48) hours, we will pay the insured person the amount shown on the schedule against Bed Care Benefit.
General Conditions	
Amended Conditions	<ul style="list-style-type: none"> • Condition 7 is amended to note that the maximum benefit period for events 26 and 27 is one hundred and four (104) weeks in total in respect of any one injury unless otherwise stated on the schedule. • Condition 8 is now Condition 15.
New Conditions	<ol style="list-style-type: none"> 14. No benefits are payable unless the insured person, as soon as possible after the happening of any injury giving rise to a claim under the policy, seeks medical advice and undertake treatment from a doctor and continues to do so whilst remaining temporarily totally disabled or temporarily partially disabled. 17. Benefits will cease if an insured person fails to procure and/or follow the advice of their doctor or our appointed doctor, and includes but is not limited to them failing to participate in relevant rehabilitation and/or return to work programs as advised by their doctor or our appointed doctor.

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New Conditions	<p>For the purpose of this condition number 17:</p> <p>a) rehabilitation means any treatment, therapy, procedure or program recommended and/or advised by the insured person's doctor or our appointed doctor; and</p> <p>b) if there is a difference of advice between the insured person's doctor or our appointed doctor, the advice of our appointed doctor will be the advice for the purposes of this condition.</p> <p>18. Benefits will cease if an insured person fails to attend or participate in any attendances, consultations or investigations required by their doctor or our appointed doctor in the course of any relevant rehabilitation and/or return to work programs described at condition number 17 above. For the purposes of this condition, "rehabilitation" has the same meaning as it does in condition 17.</p> <p>19. Where an insured person suffers an injury due to participation in sport of any kind the excess period applying to Section 2 – Weekly Benefits – Injury shall be twenty eight (28) days or the excess period shown in the schedule, whichever is the higher.</p> <p>20. No weekly benefits are payable for insured events 26 and 27 if:</p> <p>a) the insured person is on unpaid leave or on maternity leave; or</p> <p>b) when the insured person is outside Australia.</p>
General Exclusions applying to all Sections of the Policy	
Amended Exclusions	<p>Exclusion 11. is amended to include that the conditions are defined in the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition (or a subsequent or equivalent publication).</p> <p>Exclusion 12. is amended to note there is no cover for pre-existing conditions whether or not a proposal form or application form has been received by us.</p>
Additional Exclusions	<p>Exclusion 13. no benefits are payable for injuries caused as a result of racing, time trials or practice for such an event of any form other than on foot.</p> <p>Exclusion 16. no benefits are payable if the insured person is not under the regular care of a doctor, or not acting in accordance with the treatment plan of a doctor.</p>
General Provisions applying to all Sections of the Policy	
Additional Conditions	<p>8. Several Liability of Underwriters</p> <p>The obligations of our subscribing Underwriters, where there is more than one Underwriter subscribing to the policy, 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>9. Territorial Limits</p> <p>Australia wide.</p>
Amended Conditions	<p>7. Subrogation and our Right of Recovery</p> <p>Is expanded to include:</p> <ul style="list-style-type: none"> If you or any insured person have agreed to not seek compensation from another source that is liable to pay compensation to you or any insured person in regards to a benefit payable under the policy, we will not cover you or any insured person under the policy for that loss, damage or liability.

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Amended Conditions	<ul style="list-style-type: none">• If you or any insured person brings a claim for loss or damage in your or their own name against a third party in respect of matters giving rise to the benefit being paid under the policy, then included in the claim must be any payments recoverable from the third party. Should damages be recovered against the third party either by way of settlement of judgment then you or the insured person must repay to us the recoverable payments received under this policy.