

JOURNEY PERSONAL ACCIDENT CLAIMS EXAMPLES

NSW - Cycling

An Insured Person was employed by the Insured as an electrician under a Journey Personal Accident (JPA) policy, covering their daily commute to and from their worksite.

Background

The Insured Person was injured while cycling to work when they were struck by a car, resulting in a broken leg and wrist.

Outcome

After several weeks of hospitalisation and physical therapy, the treating specialist confirmed the Insured Person was unable to return to work due to ongoing pain and mobility limitations.

Response

The policy paid Weekly Injury Benefits for the twelve (12) weeks the Insured Person was unable to work after the fourteen (14) day excess period had lapsed.

The policy also paid a lump sum benefit for Broken Bones of \$1,500.

Payment

Weekly Benefit: 85% of the weekly salary, up to \$2,000 per week, 85% of the weekly salary was calculated as \$1,750 per week.

Excess: 14 days

Broken Bones Benefit: 50% of \$3,000 limit being \$1,500

Total: \$22,500*

VIC - Bus

The Insured Person was employed by the Insured as an office manager under a Journey Personal Accident (JPA) policy, covering their commute via public transportation.

Background

The insured person was injured in a bus accident during their commute home, resulting in a concussion and whiplash.

Outcome

After several months, the treating specialist advised that the insured person continued to experience headaches, dizziness, and neck pain. The insured person was unable to focus on work tasks and required ongoing physiotherapy.

Response

The policy paid Weekly Injury Benefits for the twenty (20) weeks the Insured Person was unable to work after the fourteen (14) day excess period had lapsed.

Payment

Weekly Benefit: 100% of weekly salary up to \$1,500 per week

Excess: 14 days

Total: \$30,000

*DUAL recovered the weekly benefits loss against the at fault party's CTP insurer (driver of the vehicle)

WA - Motor Vehicle

The Insured Person is a member of a Workers Union who purchases a Journey Person Accident (JPA) policy on their members behalf.

Background

The Insured Person is a Packing Machine Operator, and whilst driving to work in the early hours of the morning in wet conditions, they lost control of their vehicle and hit a tree.

The Insured Person incurred injuries including whiplash and bruising to their sternum and left shoulder from the seatbelt and airbag. They were taken to hospital for check up.

Outcome

The Insured Person recovered within seven (7) weeks and returned to work.

Response

The policy paid Weekly Injury Benefits for the seven (7) weeks the Insured Person was unable to work after the seven (7) day excess period had lapsed.

Payment

Weekly Benefit: 85% of weekly salary up to \$2,500 pw

Excess: 7 days

Total: \$17,500

DECLINED

The Insured Person was employed by the Insured as an accountant under a Journey Personal Accident (JPA) policy covering their daily commute.

Background

The senior accountant was diagnosed with a chronic back condition that worsened over time due to the daily commute involving prolonged sitting and occasional heavy lifting of work materials. The individual had been aware of mild back pain for several years but did not seek medical attention, opting for over-the-counter pain relief.

Outcome

The claim for Weekly Benefits – Injury was declined as it did not meet the definition of injury or accident in the policy wording and the condition had manifested prior to the policy being put in place.

Response

As defined in the terms of the policy, Injury does not include: an aggravation of a pre-existing condition.

Payment

Not Applicable



Find out more

For further details on our Accident & Health product, please contact your local DUAL Underwriter or for more details visit our [website](#).