



PERSONAL ACCIDENT WEBINAR - QUESTION AND ANSWER REPORT

1. Does the Personal Accident Policy respond if the insured person is covered by Workcover/ Workers' Compensation?

If the DUAL Personal Accident Policy Scope of Cover includes work hours, this Policy can act as a weekly benefits top up cover to Workcover/ Workers' Compensation.

The maximum the Policy will pay is the difference between the Workers Compensation weekly payment and the Personal Accident Policy sum insured.

For Example:

Pre Disability Earnings: \$3,000 per week

DUAL Personal Accident Policy Sum Insured: 85% of salary up to a maximum of \$3,000 per week

Workers Compensation Benefit: \$2,000 per week

Outcome: The DUAL Policy could potentially pay 85% of \$3000 (\$2,550), less the payment from the Workers' Compensation Policy of \$2,000, equalling a payment of \$550 per week from the DUAL Policy.

2. Are the Benefits payable under a Personal Accident Policy paid in addition (ie. on top of) Workcover / Workers Compensation?

No, the Personal Accident Policy sum insured is the maximum the insured person is entitled to. The policy does not pay on top of Workers Compensation, it pays the difference between the two policy entitlements. .

3. If an insured person had a claim for a heart attack and then had another heart attack within the policy period, would that still be covered? Does the cause of the heart attack have to be different from the original cause of heart attack for a claim to be accepted, or would this be deemed a pre-existing condition?

There are multiple factors to consider in this scenario such as how much time passed between each event, was the first event covered under a previous DUAL policy period or the current DUAL policy period, and have the relevant specific conditions been met.

That is:

- i. there is a 12 month limitation in the policy whereby under Weekly Benefits - Sickness, any insured event must occur within 12 months of the sickness manifesting;
- ii. the sickness must manifest during the DUAL insurance period;
- iii. if the event is a recurrence of the original event then the recurrence clause is required to be satisfied;
- iv. there is a pre-existing condition exclusion whereby any condition manifesting prior to the DUAL policy period is excluded. Noting that the leading cause of heart attacks is Coronary Heart Disease.

4. What is the difference between Journey Personal Accident cover including recess and cover 24 hours per day, 365 days cover under a Group Personal Accident policy?

Journey Personal Accident Insurance covers individuals who are travelling on their direct route between their usual place of residence and their usual place of employment for the purpose of starting or ending work.

The Group Personal Accident policy covers Accidental Death and Disablement or Weekly Benefits (accidental injury). It can also be extended to cover activities undertaken during the insured person's lunchtime or meal breaks.

Group Personal Accident is a more flexible product which can provide around-the-clock cover for Accidental Death and Disablement, Weekly Benefits - Injury due to accidental injury and Weekly Benefits - Sickness for all covered persons.

5. If an insured was diagnosed with COVID-19 and died from COVID-19, would the Accidental Death Benefit apply?

Unfortunately no. Accidental Death is applicable if the insured person passes away due to an accidental injury. COVID-19 falls within the definition of sickness.

6. When declaring the insured persons weekly income, should this amount be before or after tax?

For Self Employed Persons: The Weekly Benefit calculated is based on the Insured's net income being gross income less expenses.

For Employed Persons: The Weekly Benefit should be based on the insured persons gross weekly salary.

7. Do you cover Amateur Sports Club players? For example UK cricket tour.

Under the DUAL Corporate Travel product, we can provide cover teams travelling overseas. We cannot provide cover for sports participation on our Travel policy.

DUAL Sports Personal Accident product can provide cover for sports teams which includes Accidental Death and Disablement, Injury, and other associated benefits for all covered persons.

8. Do you have a limit number of volunteers working at any one time?

Our WebRater system allows you to quote up to 300 volunteers. Higher numbers are underwritten by our Underwriters. There is no limit to the number of volunteers on risk at any one time.

9. If an employee suffered an injury and during the initial 12 month period was still able to work while having treatment but within the following 12 months the injury worsened would you consider cover for lost income at this time?

There is a 12 month limitation in the policy whereby the insured person must incur Temporary Total Disablement within 12 months of the injury manifesting.

- i. there is a 12 month limitation in the policy whereby under Weekly Benefits - Injury, any insured event must occur within 12 months of the injury manifesting;
- ii. the injury must manifest during the DUAL insurance period.



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