

## MEDICAL EXPENSES FOR EXPATRIATE & TEMPORARY RESIDENTS INSURANCE PRODUCT PROFILE

### What is it?

The Policy primarily covers overseas medical expenses outside the insured person's country of domicile. It also extends to cover ancillary expenses such as optical, dental, physiotherapy and other similar expenses as well as pregnancy cover\* which includes pre-natal, post-natal, routine, emergency maternity and newborn child expenses.

Emergency medical evacuation is also included for persons based outside Australia. This cover applies if an insured person cannot access appropriate medical care when based in a developing country, enabling their return to Australia or their country of domicile if this is not Australia.

### Why DUAL?

- Our specialised A&H Underwriting Team has over 100 years combined experience.
- Our appetite is broad and flexible offerings on group business is available.
- We partner with outstanding claims and emergency assistance providers.

*\* after a 12 month waiting period*

### DUAL's Appetite

#### We cover:

- Individuals and Groups
- Most occupations including Construction & Mining, Missionary & Charity Work
- Most countries available including remote Asia and Africa locations
- Expatriates provided they are moving overseas for work or study
- Temporary Residents inbound to Australia for work or study
- Third country nationals who have been considered as part of a group policy.

#### We don't cover:

- Over 65's on an individual basis
- Persons on sports scholarships
- Persons moving or living overseas permanently.



# Emergency Assistance

DUAL Australia has partnered with Australasian Assistance to provide **24/7** integrated Emergency Medical and Travel assistance to organisations and expatriates around the world.

Our trusted and dedicated team works day and night, 24-hours a day, 365 days a year to help and protect travellers and expatriates whilst they are away from home.

Australasian Assistance operates on behalf of our clients as DUAL Assist, a boutique emergency assistance provider. DUAL Assist provides our clients with practical solutions **for emergency medical and travel assistance.**



# Download DUAL Assist to your phone



## Australasian Assistance Pty Ltd.

**P:** +61 2 8016 9200 **F:** +61 2 8016 9250

**SMS:** +61 488 863 244

**E:** [help@ausassistance.com.au](mailto:help@ausassistance.com.au)

**W:** [www.ausassistance.com.au](http://www.ausassistance.com.au)

Local Care.  
Global Reach.

DUAL  
ASSIST

Brought to you by  
**Australasian  
Assistance**

For medical, Security or Travel Assistance  
call our Hotline Reverse Charge

**P** +61 (0) 2 8016 9210

**F** +61 (0) 2 8016 9250

**SMS** +61 (0) 488 863 244

**E** [help@ausassistance.com.au](mailto:help@ausassistance.com.au)

**For Claims Lodgment:** [dualaustralia.com.au/claims](http://dualaustralia.com.au/claims)