



## VOLUNTARY WORKERS PRODUCT PROFILE

**DUAL's Voluntary Workers Personal Accident Insurance provides cover for insured person's who sustain an accidental injury whilst engaged in volunteering activities authorised by the Insured.**

The cover can be taken out by charities, not for profits, associations, clubs, companies or businesses and provides volunteers with cover for Accidental Death & Disablement, Weekly Injury Benefits and other benefits such as Non Medicare Medical Expenses, Domestic Home Help and Student Education Assistance.

### What is Voluntary Work?

DUAL define voluntary work under the policy as providing services, without payment, to an independent organisation and is undertaken to be of benefit to the community.

The DUAL WebRater also provides an option to include Work Experience Students.

Volunteering does not include internships, work experience (unless this option is specifically chosen) or work for the dole or similar programs, working in a family business, or where there is a direct familial relationship with the insured.

### Claims Response

DUAL Accident and Health claims are handled by Corporate Services Network (CSN). CSN are a specialist third party claims handler with significant industry experience. They specialise in A&H products and work directly with DUAL to ensure all claims are handled in an expert manner.

### Target Market Determination

For further information on whether this product is suitable for you, please review our Target Market Determination, which is available on our [website](#).

### WebRater Platform

- New Business and Renewals are accessed via DUAL's simple delivery system WebRater
- New Business is available to brokers for volunteer numbers up to 300 insured persons
- Over 660 occupations available
- Flexible options and amendable limits under Option 3
- Competitive pricing starts at \$330 base premium
- For risks outside WebRater contact your Underwriter.

### Key Policy Features

- Accidental Death and Disablement sum insured options up to \$250,000 on the WebRater
- Weekly Injury Benefit options of up to \$1,500 payable up to 104 weeks on the WebRater
- Age limit of 85 years

### Optional Extensions

- Funeral Expenses
- Home and Car Modification Expenses
- Bed Care Benefit.

### Additional Expenses Limits

- Non Medicare Medical Expenses \$3,000
- Dental Benefit \$3,000
- Fractured Bones Benefit \$5,000
- Domestic Home Help Benefit \$1000 per week
- Student Education Assistance Benefit \$1000 per week
- Return To Work Benefit \$10,000

## Further Questions?

**For further details on Accident & Health, please contact your local DUAL Underwriter.**

DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Australian Financial Complaints Authority (AFCA) for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice.

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