



# Accident & Health product guide

DUAL's Accident & Health offering provides flexible solutions for businesses, organisations and individuals across a wide range of occupations and industries.

Our experienced underwriting team works closely with brokers to identify suitable cover for both straightforward and complex risks.

## Why DUAL



### Experienced underwriting team

Our national team of specialist Accident & Health underwriters have strong local authority and the ability to structure solutions for complex or large risks.



### Broad industry appetite

We consider a wide range of industries across our specialty portfolio, including construction, engineering, civil works, mining, drilling and manufacturing.



### Return to work support

Our Personal Accident policies include tailored return-to-work strategies, supported by occupational therapists and return-to-work specialists where appropriate.



### Flexible portfolio solutions

Takeover provisions and DIC/DIL structures may be available for larger accounts or portfolio transfers, subject to underwriting review.



### Broker access to underwriters

For risks outside WebRater parameters, brokers can work directly with our underwriting team to explore suitable solutions.



## WebRater products

Our WebRater platform allows brokers to efficiently quote and bind selected Accident & Health products, with underwriter support available where needed.

Products available via WebRater include:

- Corporate Travel
- Voluntary Workers Personal Accident
- Individual Personal Accident

Policies can be tailored through option 3 on WebRater, enabling brokers to adjust selected coverage features where available, or via referral to an underwriter.

## Specialty products

For more complex or specialised risks, DUAL offers a range of Accident & Health products underwritten by our specialty team.

Products include:

- Group Personal Accident
- Journey Cover
- Amateur Sports Personal Accident
- Expatriates/Inbounds (medical expenses and personal accident)

These products allow greater flexibility to structure cover based on the needs of the insured and the nature of the risk.

## Corporate Travel

DUAL's Corporate Travel policy is designed to support organisations whose employees travel domestically or internationally for work.

Key features include:

- **Flexible travel arrangements**

DUAL takes a flexible approach to business, private and incidental private travel within the policy framework. Policies include private travel and incidental private travel, which may be limited within the policy wording (for example, up to 28 days).

- **Cancellation and deposit protection**

Section 2 offers coverage options such as Loss of Deposits, Cancellation and Curtailment.

- Private travel or incidental private travel sub limit: \$5,000 per person
- \$20,000 limit of liability any one event
- Higher limits (such as \$10,000 per person) may be available on request and can be discussed with our underwriting team

- **Extended travel duration – private travel and incidental private travel**

Travel durations beyond 28 days for private travel and incidental private travel may be considered by referral to an underwriter. The insured must be under the age of 70 years and travelling for less than 90 days. Additional premium or conditions may apply.

## Questions?

For more information on our A&H protection, please contact your local DUAL underwriter.

## Group Personal Accident

Designed for organisations seeking cover for employees or members.

Key features include:

- Broad appetite across industries such as construction, mining, engineering and trades
- Policies structured to align with Enterprise Bargaining Agreements (EBA) where required
- Flexible benefit structures depending on the workforce and occupation mix

## Journey cover

Journey cover provides protection for journey-to-work exposures that may fall outside of typical Workers Compensation responses.

Features include:

- Cover for travel between home and the workplace
- Optional recess cover
- Suitable for union or member-based groups
- Commonly purchased by employers across most Australian states (excluding Queensland)

## Voluntary Workers Personal Accident

Provides cover for volunteers working on behalf of organisations.

Key features include:

- Available on WebRater for groups up to 300 insured persons
- Three limit options available on the platform
- Competitive premium structure
- Ancillary benefits included within the policy
- Broad risk appetite including activities such as film and theatre production
- Work experience cover available on selection

## Individual Personal Accident

Designed for self-employed individuals or professionals, coverage options include lump sum benefits for accidental injury, weekly benefits – injury and/or weekly benefits injury and sickness.

Key features include:

- Entry age up to 74 years
- Cover for motorcycle riding and many amateur sports is available up to age 65
- Many trade occupations available to quote
- Allied health professionals available to quote

## Sports Group Personal Accident

Suitable for amateur sporting clubs and associations.

Features include:

- Many amateur sports considered
- May include non-Medicare medical expense benefits
- Higher-risk sports may be considered subject to underwriting review

## Expatriates/Inbounds (Medical Expenses, Medical Evacuation & Personal Accident)

Designed for organisations with employees working overseas or travelling into Australia.

Key features include:

- Broad geographic appetite including remote locations across Asia and Africa
- Many occupations and locations considered
- Underground mining risks may be considered subject to underwriting review
- Cover considered for non-Australian nationals travelling inbound to Australia
- Third country nationals considered

## Claims and assistance

DUAL partners with specialist providers to support insureds throughout the claims process.

## Medical and travel assistance

Emergency medical and travel assistance is provided by Australasian Assistance, with calls answered in Australia or New Zealand.

## Security assistance

Security assistance services are provided by PACE First, offering dedicated security response support where required.

## Claims management

All Accident & Health claims are managed by Sedgwick, with additional claimant support available through Sedgwick Health Services, including:

- Early intervention absence management
- Injury management services
- Independent medical examinations
- Functional assessments
- Return-to-work assessments
- Rehabilitation referrals



Download DUAL Assist to your phone for 24/7 emergency medical, travel and security assistance.

## Meet the underwriting team



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