

A photograph of a man with a beard, smiling and looking to the side. He is wearing a high-visibility yellow-green safety vest over a dark jacket. The background is slightly blurred, showing what appears to be an industrial or construction setting. The word 'DUAL' is overlaid in large, bold, yellow letters at the top of the image.

DUAL

Journey Personal Accident product profile

DUAL's Journey Personal Accident Insurance provides essential protection for employees who suffer injuries while commuting to or from work.

This coverage allows employers to offer their employees peace of mind and protection in case of an accident that occurs during their commute, in circumstances where workers' compensation does not apply in the insured's state or territory.

What is covered?

DUAL's Journey Personal Accident Insurance policy covers accidental injuries sustained while commuting between home and the usual place of work, including:

- Travel by private vehicle (car, motorcycle)
- Travel by public transport (bus, train, tram, ferry)
- Cycling, walking or running to or from work

Mining and energy sectors including Fly-In Fly-Out (FIFO)

Coverage may include the journey for rostered FIFO workers, encompassing flights from home to their place of employment for example, the site airport or mine site or temporary housing arrangement for those in remote locations and vice versa. A bespoke scope of cover is available.

Important note: The journey must be a direct route between home and work, allowing for minor deviations or interruptions that do not increase the risk of injury.

Key policy features

- Section 1 - Accidental death or permanent disablement options up to \$250,000
- Section 2 - Weekly benefits – injury options 1 of up to \$2,500 sum insured payable including:
 - Choice of excess period – 7, 14, 21, 28 days
 - Choice of benefit period – 26, 52 and 104 weeks
- Section 3 - Fractured bones benefit up to \$3,000
- Section 4 - Dental benefits up to \$1,000

Additional benefits include

- Return to work assistance up to \$5,000
- Transport to and from work benefit up to \$25 per day, up to 12 weeks
- Bed care benefit up to \$3,000
- Modification benefit
- Funeral benefit
- Recess cover: Extends coverage to include scheduled meal breaks during the workday

1 Claim Offset Clause Applies – Journey injury weekly benefits are reducible by the amount paid from any other benefit payable under the transport accident compensation scheme or legislation.

DUAL's Appetite

Journey Personal Accident Insurance is available to most industries and occupations for white and blue-collar workers including but not limited to:

- Construction and trades
- Mining and resources
- Engineering
- Manufacturing

Journey Personal Accident is a specialty product underwritten by DUAL, allowing for direct contact with our national Accident & Health (A&H) team for all new business and renewals.

Obtaining a journey quote

Getting a quote for Journey Personal Accident Insurance with DUAL is easy. Please contact our underwriting team and provide the following information in your submission

- Basic company information (Insured name, ABN, address)
- Number of employees per state
- Occupation
- Desired benefit levels

Questions?

For further details on our Accident & Health protection, please contact your local DUAL underwriter and refer to the target market determination available on our website [here](#).

Helping you do more

Sydney | Melbourne | Perth | Brisbane

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