



GROUP PERSONAL ACCIDENT CHANGES TO COVER

Changes to Cover applicable for changes from PDS version DUALGPAPDSV116 to DUAL Australia Group Personal Accident Insurance PDS and Policy Wording 11.22.

This changes to cover document provides a brief summary of the key changes made as provided by the DUAL Australia Group Personal Accident Insurance PDS and Policy Wording 11.22. Please note the clause numbers have changed.

The changes to cover document should be read in conjunction with the full Policy Wording, Policy Schedule, and any other supporting documents that we issue you.

Section	Comments
General Definitions	
Amended Definitions	doctor has been amended to mean a medical practitioner or medical specialist who is registered and/or licenced and legally qualified to practice medicine under the laws of the country in which they practice other than a medical practitioner or medical specialist who is the insured person , the insured person's employer, or the insured person's employee or the insured person's relative.
	injury has been amended to mean bodily injury resulting from an accident (as defined).
	permanent has been amended to mean disablement lasting for at least twelve (12) consecutive months from the date of the injury manifests and which will, in all probability, continue for life.
	pre-existing condition is amended to include conditions with which the insured person has sought medical treatment for or has manifested (whether diagnosed or not) prior to the inception of their policy .
	salary is amended to include point ii. for self employed insured persons , and means the gross weekly income earned from personal exertion after the deduction of all expenses necessarily incurred in earning that income, averaged over the twelve (12) months prior to the injury or sickness or averaged over a shorter period if the insured person has been self-employed in the current role for less than twelve (12) months.
	temporary partial disabled/ment has been amended to clarify the temporary inability to participate in a substantial part of the insured person's usual employment, occupation or business activities must be: <ul style="list-style-type: none"> i. directly caused by an injury or sickness; and ii. the insured person must be under the regular care of and acting in accordance with the treatment, instructions or advice of a doctor; and iii. that inability manifests during the insurance period.
Amended Definitions	temporary total disabled/ment has been amended to clarify the temporary disablement which totally prevents the insured person from performing their usual occupation or employment activities, or any other occupational or employment activities for which they have the experience, skills, education or training must be: <ul style="list-style-type: none"> i. directly caused by an injury or sickness that manifests during the insurance period; and ii. the insured person must be under the regular care of and acting in accordance with the treatment, instructions or advice of a doctor.

Section	Comments
	total disablement has been amended to clarify that the disablement must be directly caused by an injury or sickness that manifests during the insurance period .
Additional Definitions	accident has been included and confirms affirmative cover for cyber events including: <ul style="list-style-type: none"> a. those arising from the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device); b. a computer virus; or c. a computer related hoax relating to a) and/or b) above.
	finger, thumb or toe means the digits of a hand or foot.
	manifest(s) means, in respect of injury or sickness , the date on which the symptoms of the injury or sickness first become apparent to any insured person , or ought to have become apparent to a reasonable person.
	policyholder means the insured .
	regular care means medical consultation with a doctor on an ongoing monthly or shorter repetitive basis.
Deleted Definitions	Hand and foot have been removed as defined words. Paraplegia and quadriplegia have been removed as defined words.
Sections 1-7	
Amended Sections	In respect to: Table 1 - Lump Sum Benefits – Injury Table 2 – Surgical Lump Sum Benefits – Injury Resulting in Surgery Table 3 – Surgical Lump Sum Benefits – Sickness Resulting in Surgery Table 4 – Weekly Benefits – Injury Table 5 – Weekly Benefits – Sickness Table 6 – Fractured Bones Benefits – Injury Table 7 – Dental Benefits - Injury Clauses are amended to clarify that the injury or sickness (as the case may be) resulting in the insured event covered under the Table of Insured Events must manifest during the insurance period while the person is an insured person and the insured event must occur within twelve (12) months of the manifestation .
Section 4 – Weekly Benefits - Injury	
Amended Event	Insured Event 37. Temporary partial disablement part (b) is amended for those insured persons who are able to return to work in a reduced capacity and elect not to do so, the benefit payable is reduced to 25% of the compensation payable for insured event 36 .
Section 5 – Weekly Benefits - Injury	
Amended Event	Insured Event 39. Temporary partial disablement part (b) is amended for those insured persons who are able to return to work in a reduced capacity and elect not to do so, the benefit payable is reduced to 25% of the compensation payable for insured event 38 .
Section 7 – Dental Benefits - Injury	
Amended Benefit	The maximum benefits payable under Insured Events 48 and 49 are increased from \$250 per tooth to \$500 per tooth . Unless otherwise stated in the schedule .

Section	Comments
Section 8 - Additional Benefits	
Amended Benefit	<p>4. Return to Work Assistance has been updated to reimburse reasonable expenses incurred for participation in a return to work program, retraining program, or rehabilitation program by the insured person, provided that evidence is provided by the insured person's doctor certifying the need for the program. This benefit will be limited to the actual costs incurred up to the amount shown in the schedule against Return to Work Assistance.</p>
Additional Benefits	<p>Additional benefit 7, 8 and 9 are available when the additional cover is chosen and an additional premium paid. The sum insured will be noted in the schedule.</p> <p>7. Disappearance: has been included where If an insured person disappears following the disappearance, sinking or wrecking of a covered conveyance in which the insured person was travelling during the insurance period, and the insured person's body has not been found within twelve (12) months after the date of disappearance, we will pay a benefit for insured event 1 on the assumption that the insured person died as a result of an injury at the time of the disappearance, sinking or wrecking of the conveyance.</p> <p>8. Funeral Expenses: we will reimburse reasonable funeral, burial or cremation expenses or reasonable expenses for transporting the insured persons body or ashes to a nominated place up to the sum insured shown in the schedule.</p> <p>9. Modification Expenses: for insured event(s) 2, 3, 4, 5, 6, 8, 9, 10 or 11, we will pay reasonable costs to modify the insured person's home, work or motor vehicle or to relocate the insured person to a suitable home up to the sum insured shown in the schedule.</p> <p>This benefit only payable if we have evidence presented from the insured person's doctor certifying that the modification and/or relocation is medically necessary.</p>
General Conditions	
Deleted Conditions	Former General Condition Number 9. Age limit, moved to General Provision Number 3.
Amended Conditions	<p>9. has been updated to include weekly benefits payable for insured events 36, 37, 38 and 39 will be:</p> <ul style="list-style-type: none"> c. reduced by sick pay received or monies paid or payable for the notice period in the event of a redundancy; and d. reduced by the proceeds of any judgment, award or settlement constituting or representing an entitlement to damages for past or future economic loss in respect of the facts, matters and circumstances which gave rise to the benefits paid under the policy; and e. reduced by any disability entitlement, including payments arising under the National Disability Insurance Scheme <p>So that the total benefit payable under this policy does not exceed the applicable percentage or lesser of:</p> <ul style="list-style-type: none"> i. the maximum sum insured stated in the schedule against Section 4 - , Weekly Benefits – Injury or against Section 5 - Weekly Benefits – Sickness, as applicable; or ii. the insured person's salary. <p>10. Has been amended to clarify that should the insured person suffer a recurrence of insured events 36, 37, 38 or 39 from the same injury or sickness outside the insurance period, benefits under this policy for the additional period of insured events 36, 37, 38 or 39 will not be covered.</p>

Section	Comments
General Conditions	
Additional Conditions	<p>5. No weekly benefits are payable during the excess period stated in the schedule.</p> <p>6. No weekly benefits are payable in excess of the percentage of salary shown on the schedule.</p> <p>12. No benefits are payable unless the insured person, as soon as reasonably practicable, possible after the happening of any injury or the manifestation of any sickness giving rise to a claim under the policy, seeks medical advice and undertakes treatment from a doctor and continues to do so whilst the insured person remains temporary total disabled or temporary partial disabled.</p> <p>13. No benefits are payable for more than one (1) of insured events 36 and/or 37 or insured events 38 and/or 39 that occur for the same period of time.</p> <p>15. Benefits will cease if the insured person fails to follow the advice of their doctor or our doctor and includes but is not limited to the insured person failing to participate in rehabilitation and/or return to work programs as advised by the doctor.</p> <p>16. Benefits will cease if the insured person fails to attend or participate in any attendances, consultations or investigations required by their doctor or our doctor in the course of any rehabilitation and/or return to work programs described at condition number 15 above.</p> <p>For the purpose of condition number 15 and 16:</p> <p>a. rehabilitation means any treatment, therapy, procedure or program recommended and/or advised by the insured person's doctor or our doctor; and</p> <p>b. if there is a difference of advice between the insured person's doctor or our appointed doctor, the advice of our appointed doctor will be the advice for the purposes of this condition.</p> <p>17. Section 4 - Weekly Benefits - Injury is subject to an excess period of twenty eight (28) days or the excess period shown in the schedule whichever is the higher for any injury due to participation in sport of any kind.</p> <p>18. No weekly benefits are payable for insured events 36, 37, 38 or 39 if the insured person is on unpaid leave or on maternity leave.</p>
General Exclusions	
Amended Exclusions	<p>1. is amended to clarify the intention of the exclusion is for intentionally or deliberately self inflicted injury or sickness including suicide or attempted suicide.</p> <p>6. is amended to exclude flying or engaging in any other aerial activity except as a fare paying passenger on an airline with scheduled flights.</p> <p>11. is amended to exclude the conditions defined in the <i>Diagnostic and Statistical Manual of Mental Disorders</i>, Fifth Edition (or a subsequent or equivalent publication).</p> <p>12. is amended to exclude cover for pre-existing conditions whether or not a proposal form or application form has been received by us.</p> <p>15. Sanctions exclusion has been amended to read as: any matters where the provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia, United Kingdom or United States of America and we shall have no liability to the insured to the extent that to do so would be in breach of the foregoing</p>
Additional Exclusions	<p>13. racing, time trials or practice for such an event of any form other than on foot.</p>

Section	Comments
General Provisions	
Amended Provisions	<p>7. Subrogation and our right of recovery</p> <p>Clause clarified to include:</p> <p>If you or any insured person have waived the right to compensation from another source that is liable to pay compensation for a benefit payable under the policy, we will not cover you or any insured person under the policy for that loss, damage or liability.</p> <p>If you or any insured person brings a claim for loss or damage against a third party in respect to the benefit being paid under the policy, then included in the claim must be payments recoverable from the third party. Should damages be recovered against the third party then you or the insured person must repay to us the recoverable payments received under this policy.</p>
Additional Provisions	<p>3. Age Limit</p> <p>Is included for insured persons up to age sixty six (66), unless otherwise indicated on the schedule.</p> <p>8. Other Insurance</p> <p>In the event of a claim you or an insured person must inform us of any other insurance you or the insured person may have covering the same risk.</p> <p>9. Several Liability of Underwriters</p> <p>The obligations of our subscribing Underwriters, where there is more than one (1) Underwriter subscribing to the policy, are several and not joint and are limited solely to the extent of their individual subscriptions. No subscribing Underwriter is responsible for the subscription of any co-subscribing Underwriter who, for any reason, does not satisfy all or part of its obligations.</p> <p>10. Territorial Limits</p> <p>Worldwide except where otherwise limited in the policy.</p> <p>11. Cover under more than one policy with us</p> <p>Where an insured person is covered under another insurance policy with us in respect of the same benefits as provided by this policy, we shall only pay the benefit once and the amount payable shall be the higher of the two (2) policy limits applicable.</p> <p>12. Alteration of risk</p> <p>If you make any changes, or become aware of any changes, or if you make any changes to your business activities, that are likely to increase the risk of a claim under this policy, you must tell us as soon as you become aware of the changes.</p>