



Insurance Policy

THIS POLICY SCHEDULE confirms that in return for payment of the Premium, the Underwriters/Insurers named in the schedule have agreed to insure you, in accordance with the wording attached to this **Policy Schedule**.

This **Policy Schedule** should be read in conjunction with the relevant Policy Wording and associated endorsements. You should read the entire **Policy** carefully, including all definitions and, in particular, the exclusions, to ensure that it meets your requirements.

You or your representative can obtain further details of the syndicate numbers (if applicable) and the proportions of this Insurance for which each of the Underwriters/Insurers is liable by requesting them from DUAL Australia Pty Ltd. In the event of loss, each Underwriter/Insurer (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters/Insurers have relied on the information and statements that you have provided on the Proposal Form (or Declaration). You should read this **Policy Schedule** carefully and if it is not correct contact DUAL Australia Pty Ltd or your broker. It is an important document and you should keep it in a safe place with all other papers relating to this Insurance.

A handwritten signature in black ink, appearing to read "D. Coates", written over a horizontal line.

Damien Coates – Chief Executive Officer, DUAL Asia Pacific
DUAL Australia Pty Ltd is an agent underwriting for and on behalf of Underwriters/Insurers named in the schedule.

DUAL Australia Pty Ltd
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Level 29, 123 Pitt Street, Sydney NSW 2000
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Part of DUAL International Group

Journey Personal Accident



Policy number: AU00053425-003

Policyholder: Public Service Association of New South Wales

Insurance period: From 4:00pm on 31/03/2026 To 4:00pm on 31/03/2027
Australian local time in the State or Territory where this **policy** was purchased

Insured person(s): All financial members of the **insured** and all **employees** of the **insured**

Scope of cover: Whilst on a Journey as defined in the policy wording

Aggregate limit of liability: \$5,000,000

**Sublimit of liability
Non scheduled flights:** \$1,000,000

SCHEDULE OF BENEFITS:

BENEFIT	BENEFIT AMOUNT PER INSURED PERSON
Section 1 - Lump Sum Benefits	
Accidental Death – Insured Event 1	\$0
Insured Events 2 to 26	\$0
Section 2 - Weekly Benefits - Injury	
Percentage of Salary	85%
Excess Period (days)	14
Benefit Period (weeks)	104
Section 3 – Fractured Bones Benefits - Injury	
Section 4 – Dental Benefits - Injury	
Section 5 – Additional Benefits under the Policy	
1.Benefit Period (weeks)	\$25 per day for a maximum of 12 weeks
2.Re-imbusement of Professional or Membership Fees	\$250 per membership for a maximum of two (2) memberships
3.Escalation Benefit	5% compound
4.Return to Work Assistance	\$5,000
5.Twelve (12) weeks Guaranteed Payment	Included
6.Exposure to the Elements	Included
7.Disappearance	Included

8.Funeral Expenses	\$10,000
9.Modification Expenses	\$10,000
10.Bed Care Benefit	\$0

Policy wording: DUAL Australia Journey Personal Accident Insurance PDS and Policy Wording 11.22

Endorsements:

JR00611 Client Specific Endorsement

Age Limit Extension

It is hereby noted and agreed that the age limit under this **policy** is extended to seventy six (76) years of age. All cover shall cease for any **insured person** upon attaining the age of seventy six (76).

It is further noted and agreed that with respect to **insured persons** aged seventy one (71) to seventy five (75) the following applies:

- Section 2 – Weekly **Benefits** – **injury** – the **benefit period** is reduced to twenty six (26) weeks and not as stated in the **policy schedule**.

Except as otherwise provided in this endorsement, the Insuring Clause and all other policy terms and conditions shall have full force and effect.

Reimbursement of Sick Leave

It is hereby noted and agreed that if coverage is provided under this **policy** for event 26. **temporary total disablement** or event 27. **temporary partial disablement** and the **insured person** has taken sick leave more than the **excess period** shown in the **policy schedule**, then **we** will reimburse to the **insured person's** employer the monetary value of the sick leave for the purpose of reinstating the **insured person's** sick leave greater than the **excess period**, provided that:

- a) the **insured person** gains written approval from their employer to accept payment to reinstate the **insured person's** sick leave and provides payment details of the employer; and
- b) **we** receive written confirmation from the **insured person's** employer that the sick leave greater than the **excess period** has been recredited.

We shall not pay any **benefit** under this clause where the **insured person** is unable to secure written agreement from their employer.

Except as otherwise provided in this endorsement, the Insuring Clause and all other policy terms and conditions shall have full force and effect.

UE1231 DUAL Australia Sanctions Limitation Clause LMA3100A (amended)

It is hereby agreed that the following General Condition is added to the Policy:



Sanctions Limitation Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Except as otherwise provided in this Endorsement, all Policy terms and conditions shall have full force and effect.

Underwriters/Insurers: Certain Underwriters at Lloyd's led by Westfield Specialty Managing Agency Limited, Syndicate 1200

Unique market Reference: B0180PA2500509

Date: 26/03/2026