

INSURANCE POLICY

This **Policy Schedule** confirms that in return for payment of the Premium, certain Underwriters at Lloyd's 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 and the proportions of this Insurance for which each of the Underwriters at Lloyd's is liable by requesting them from DUAL Australia Pty Ltd. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters 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.



Damien Coates – Chief Executive Officer, DUAL Asia Pacific
DUAL Australia Pty Ltd is an agent underwriting for and on behalf of certain underwriters at Lloyd's.
For detail in relation to Lloyd's Ratings, please visit www.lloyds.com for more information.
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Part of DUAL International Group

Group Personal Accident

POLICY NUMBER:	GPA1761442441	
POLICYHOLDER:	Public Service Association of New South Wales	
BROKER:	Aviso All Points – NSW	
INSURANCE PERIOD:	From 4:00pm on 1st January 2024 To 4:00pm on 1st January 2025 Australian local time in the State or Territory where this policy was purchased	
INSURED PERSON(S):	Category 1 Category 2	All financial members of the insured aged 16 to 75 years of age All financial Retired Associates and Financial Retrenched Members of the insured aged 16 to 75 years
SCOPE OF COVER:	Category 1 Category 2	The coverage afforded by this policy applies 24 hours per day, 365 days per year during the insurance period The coverage afforded by this policy applies 24 hours per day, 365 days per year during the insurance period
AGGREGATE LIMIT OF LIABILITY:	\$5,000,000	
SUBLIMIT OF LIABILITY NON SCHEDULED FLIGHTS:	\$1,000,000	

SCHEDULE OF BENEFITS: Category 1

 All financial members of the **insured** aged 16 to 75 years of age

BENEFIT		BENEFIT AMOUNT PER INSURED PERSON
Section 1 - Lump Sum Benefits		
Accidental Death – Insured Event 1		\$30,000 aged 16-70 \$7,500 aged 71-75
Insured Events 2 to 13		\$60,000 aged 16-70 \$15,000 aged 71-75
Section 2 – Fractured Bones Benefit – Injury		\$3,000
Section 3 – Dental Benefits – Injury		\$1,000
Section 4 – Additional Benefits		
1.	Workplace Assault	\$2,000 after 48 hours hospitalisation
2.	Bed Care Patient	\$50 per day
	Benefit Period	104 weeks
	Excess Period	24 hours
3.	Domestic Home Help	80% of expense incurred up to \$250 per week
	Benefit Period	52 weeks
	Excess Period	Nil
4.	Home Tutorial	80% of expense incurred up to \$250 per week
	Benefit Period	52 weeks
	Excess Period	Nil
5.	Disappearance	Included

SCHEDULE OF BENEFITS: Category 2

 All financial Retired Associates and Financial Retrenched Members of the **insured** aged 16 to 75 years

BENEFIT		BENEFIT AMOUNT PER INSURED PERSON
Section 1 - Lump Sum Benefits		
Accidental Death – Insured Event 1		\$30,000 aged 16-70 \$7,500 aged 71-75
Insured Events 2, 3 and 5 to 13		\$60,000 aged 16-70 \$15,000 aged 71-75
Insured Event 4 – Permanent Total Disablement		Nil
Section 2 – Fractured Bones Benefit – Injury		\$0
Section 3 – Dental Benefits – Injury		\$0
Section 4 – Additional Benefits		
1.	Workplace Assault	Nil
2.	Bed Care Patient	\$50 per day
	Benefit Period	104 weeks
	Excess Period	24 hours
3.	Domestic Home Help	80% of expense incurred up to \$250 per week
	Benefit Period	52 weeks
	Excess Period	Nil
4.	Home Tutorial	80% of expense incurred up to \$250 per week
	Benefit Period	52 weeks
	Excess Period	Nil
5.	Disappearance	Included

PREMIUM & CHARGES:

Base Premium	As agreed
GST	As agreed
Stamp Duty	As agreed
Service Fee	As agreed
Service Fee GST	As agreed
TOTAL	As agreed

POLICY WORDING:

Public Service Association of New South Wales - Group Personal Accident PDS and Policy Wording 01.23

ENDORSEMENTS:

Premium

It is agreed that the premium is minimum and deposit, calculated on the actual number of **insured persons** at the end of the **insurance period**. Adjustment premium to be calculated at 50% of the difference in declared number of **insured persons** at inception of the **insurance period** and declared numbers at expiry of the **insurance period**.

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

Difference in Conditions

If a **benefit** existed under **your** previous group personal accident insurance **policy** which does not exist under this **policy**, **we** will pay the difference in **benefits** which represents the difference in conditions **benefit** as if that **benefit** existed under this **policy**, subject to the following conditions:

Conditions

This endorsement will apply to this **policy** only if:

- i. **your** previous group personal accident **policy** lapsed on the same date as this **policy** became effective; and
- ii. **we** receive from **you**, prior to effecting cover under this **policy** a complete copy of **your** previous **policy** including all terms and conditions, the policy schedule, policy wording and PDS, endorsements and sums insured; and
- iii. **we** agree to include this endorsement under this **policy** with any variation noted; and
- iv. The **policy** is endorsed to include this Difference in Conditions endorsement.

Any difference in conditions **benefit** that may be payable under this endorsement is otherwise subject to the terms, conditions and limitations that applied under **your** previous **policy** and excludes Life Insurance or any other **benefit** that does not constitute general insurance business.

This endorsement relates to difference in conditions only, and if there are similar **benefits** under both your previous **policy** and this **policy** only the higher limit will apply and not both **benefits**, being the difference in conditions.

INSURER: DUAL Australia Pty Limited for and on behalf of certain underwriters at Lloyd's

**UNIQUE MARKET
REFERENCE:** B0180PA2300509

DATE ISSUED: 22nd December 2023

CONDITIONS:

1. This quotation is only valid up to and including the Quote Valid Until Date as stated above or until the policy expiry date if a DUAL renewal. Once this quote expires, if you wish to place cover, we may request a new Proposal Form, Renewal Declaration or No Claims Declaration. We reserve the right to amend the previous quotation terms and conditions.
2. This quote is based on the information and answers you and/or the client have provided to us and the type of cover sought. If bound, you agree that this quotation together with any material submitted by you shall form part of the policy.
3. In the event the proposed Insured becomes aware of a claim, loss, or circumstance, or a material change to the nature of the risk to be insured, between the date of the Proposal and the inception of the proposed insurance, we reserve our rights to amend or withdraw our terms.
4. Please ensure that you and the client review the policy wording and associated endorsements and are satisfied with not just the benefits of coverage but also the limitations and restrictions on coverage prior to agreeing to purchase the policy.
5. This quotation may be amended or withdrawn in writing by DUAL for whatever reason at any time prior to receiving your instructions to effect a policy of insurance. This quotation may only be accepted by providing written instructions to DUAL.
6. If you are relying on a tax exemption (e.g. stamp duty or GST), then this quote is conditional upon your client holding a valid exemption which you are able to substantiate or verify on request by DUAL. DUAL reserve the right to recover any amounts from your client in the event that they are not entitled to claim such tax exemption.
7. Credit terms are 90 days payment from the date of inception of the policy.

We trust this is in order, if you wish to discuss any part of this quote please do not hesitate to contact us.