

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 Underwriters/Insurers named in the schedule.
DUAL Australia Pty Ltd
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Part of DUAL International Group

Group Personal Accident

POLICY NUMBER:	AU00081037-000
POLICYHOLDER:	Public Service Association of New South Wales
BROKER:	Aviso All Points – NSW
INSURANCE PERIOD:	From 4:00pm on 1st January 2025 To 4:00pm on 31st March 2026 Australian local time in the State or Territory where this policy was purchased
INSURED PERSON(S):	<p>Category 1 All financial members of the insured aged 16 to 75 years of age; all employees of the insured aged 16 to 75 years</p> <p>Category 2 All financial Retired Associates and Financial Retrenched Members of the insured aged 16 to 75 years</p>
SCOPE OF COVER:	<p>Category 1 The coverage afforded by this policy applies 24 hours per day, 365 days per year during the insurance period</p> <p>Category 2 The coverage afforded by this policy applies 24 hours per day, 365 days per year during the insurance period</p>
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
 All **employees** 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 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 01.25

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:** B0180PA2400509

DATE ISSUED: 8th December 2025