



Public Service Association of NSW



Benefits Breakdown

	Members Personal Injury Insurance ¹ (As a Member of the PSA this cover is included automatically)	Family Members Personal Injury Insurance (This cover is optional and subject to the completion of the relevant proposal form and an additional premium)	Members Journey Personal Injury Insurance (As a Member of the PSA this cover is included automatically)
When is cover available?	24 hours, 365 days a year	24 hours, 365 days a year	Whilst you are engaged in direct travel between the boundary of your place of residence and the boundary of your place of employment for the purpose of attending to or returning from work. Cover ceases upon arrival at the place of employment.
Who is covered?	1. All financial members of the insured aged 16 to 75 years of age 2. All financial retired associates and financial retrenched members of the insured aged 16 to 75 years.	All nominated spouses/partners and dependent children of the financial member of the Public Service Association of NSW	All financial members of Public Service Association of NSW



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Age Limitation?	Aged sixteen (16) years or over and under seventy six (76) years.	Spouse must be aged over eighteen (18) and under seventy one (71) years. Dependent children must be over six (6) months of age and under nineteen (19) years; or under twenty five (25) years while they are a full time student at an accredited institution of higher learning.	Aged sixteen (16) years or over and under seventy six (76) years.
Coverage?	Benefits are payable if an insured person suffers an injury resulting from an accident (as defined) which results in an insured event during the insurance period.	Benefits are payable if an insured person suffers an injury resulting from an accident (as defined) which results in an insured event during the insurance period.	Injury that resulted from or is directly connected to the insured person undertaking a journey during the insurance period. A journey is travel between an insured person's place of residence and their place of employment for the purpose of attending to or returning from work and re-commences on the return journey from the insured person's place of employment to travel directly to their place of residence.
Capital Benefits (Lump Sum Payment)	Accidental Death - Up to \$30,000 for insured persons aged 16-70 Up to \$7,500 per insured persons aged 71-75 Capital Benefits: Up to \$60,000 for insured persons aged 16-70 Up to \$15,000 for insured persons aged 71-75 For financial retired and financial retrenched members of the insured aged 16-75, there is no cover for Permanent Total Disablement.	Accidental Death - up to \$30,000 Capital Benefits - up to \$60,000	Not Insured
Weekly Injury Benefits	NIL Additional benefits are payable for non income earners via Domestic Home Help and Home Tutorial Benefits, as listed in the policy schedule	NIL Additional benefits are payable for non income earners via Domestic Home Help and Home Tutorial Benefits, as listed in the policy schedule	85% of Salary up to \$2,000 for Temporary Total Disablement Ages 16-70: 104 week benefit period Ages of 71 – 75: 26 week benefit period 14 days Excess Period (An Excess Period is the initial period of disablement for which no benefit is payable)

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General Exclusions	Refer to Policy Wording	Refer to Policy Wording	Refer to Policy Wording
Additional Benefits	Fractured Bones Benefit - up to \$3,000	Bed Care Patient - \$50 per day ²	Transport to and from Work Benefit - \$25 per day for a maximum of 12 weeks
	Dental Benefits - up to \$1,000	Domestic Home Help - 80% of incurred expenses up to \$250 per week ²	Re-imbursment of Professional or Membership Fees - \$250 per membership for a maximum of two memberships
	Workplace Assault - \$2,000 after 48 hour hospitalisation (up to 70 years)	Home Tutorial - 80% of incurred expenses up to \$250 per week ²	Escalation Benefit - 5% per annum on a compound basis
	Bed Care Patient - \$50 per day ²	Disappearance	Return to Work Assistance - \$5,000
	Domestic Home Help - 80% of incurred expenses up to \$250 per week ²		Twelve (12) weeks Guaranteed Payment
	Home Tutorial - 80% of incurred expenses up to \$250 per week		Exposure to the Elements
	Disappearance		Disappearance
			Funeral Expenses - \$10,000
			Modification Expenses - \$10,000
The above table is subject to the relevant policy wordings terms and conditions	DUAL Australia - Public Service Association of New South Wales - Group Personal Accident PDS and Policy Wording.	DUAL Australia - Public Service Association of New South Wales - Group Personal Accident PDS and Policy Wording.	DUAL Australia Journey Personal Accident Insurance PDS and Policy Wording.

Benefits Breakdown: PSA.A&H.04.26

1 For financial retired and financial retrenched members of the insured aged 16-75, there is no cover for Fractured Bones or Dental Benefits.

2 up to the maximum limits as stated in the policy. Excesses or waiting periods may apply.

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