

## 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](http://www.lloyds.com) for more information.

DUAL Australia Pty Ltd

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Part of DUAL International Group

## Group Personal Accident

<b>POLICY NUMBER:</b>	GPA1761452300
<b>POLICYHOLDER:</b>	Public Service Association of New South Wales
<b>BROKER:</b>	Aviso All Points – NSW
<b>INSURANCE PERIOD:</b>	From 4:00pm on 1st January 2023 To 4:00pm on 1st January 2024 Australian local time in the State or Territory where this <b>policy</b> was purchased
<b>INSURED PERSON(S):</b>	<b>Category 1</b> All nominated <b>spouses/partners</b> of the Public Service Association Financial Member aged under 71 years <b>Category 2</b> All nominated <b>dependent children</b> of Public Service Association Financial Member
<b>SCOPE OF COVER:</b>	<b>Category 1</b> The coverage afforded by this <b>policy</b> applies 24 hours per day, 365 days per year during the <b>insurance period</b> <b>Category 2</b> The coverage afforded by this <b>policy</b> applies 24 hours per day, 365 days per year during the <b>insurance period</b>
<b>AGGREGATE LIMIT OF LIABILITY:</b>	\$5,000,000
<b>SUBLIMIT OF LIABILITY NON SCHEDULED FLIGHTS:</b>	\$1,000,000

**SCHEDULE OF BENEFITS:**
**Category 1**

 All nominated **spouses/partners** of the Public Service Association Financial Member aged under 71 years

BENEFIT		BENEFIT AMOUNT PER INSURED PERSON
<b>Section 1 - Lump Sum Benefits</b>		
Accidental Death – Insured Event 1		\$30,000
Insured Events 2 to 13		\$60,000
Section 2 – Fractured Bones Benefit – Injury		\$0
Section 3 – Dental Benefits – Injury		\$0
<b>Section 4 – Additional Benefits</b>		
1.	Workplace Assault	\$0
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 nominated **dependent children** of Public Service Association Financial Member

BENEFIT		BENEFIT AMOUNT PER INSURED PERSON
<b>Section 1 - Lump Sum Benefits</b>		
Accidental Death – Insured Event 1		\$30,000
Insured Events 2 to 13		\$60,000
Section 2 – Fractured Bones Benefit – Injury		\$0
Section 3 – Dental Benefits – Injury		\$0
<b>Section 4 – Additional Benefits</b>		
1.	Workplace Assault	\$0
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
<b>TOTAL</b>	<b>As agreed</b>

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

**ENDORSEMENTS:**

**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:** B0180PA2200509

**DATE:** 18<sup>th</sup> January 2023