



**PUBLIC SERVICE ASSOCIATION OF NEW SOUTH WALES**

# Benefits Breakdown

	<b>Members Personal Injury Insurance</b> (As a Member of the PSA this cover is included automatically)	<b>Family Members Personal Injury Insurance</b> (This cover is optional and subject to the completion of the relevant proposal form and an additional premium)	<b>Members Journey Personal Injury Insurance</b> (As a Member of the PSA this cover is included automatically)
<b>When is cover available?</b>	24 hours, 365 days a year	24 hours, 365 days a year	Whilst you are actually engaged in direct travel to or from your normal place of residence and to or from your place of employment. Cover ceases upon arrival at the place of employment.
<b>Who is covered?</b>	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
<b>Age Limitation?</b>	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.



# PUBLIC SERVICE ASSOCIATION OF NSW BENEFITS BREAKDOWN

	<b>Members Personal Injury Insurance</b> (As a Member of the PSA this cover is included automatically)	<b>Family Members Personal Injury Insurance</b> (This cover is optional and subject to the completion of the relevant proposal form and an additional premium)	<b>Members Journey Personal Injury Insurance</b> (As a Member of the PSA this cover is included automatically)
<b>Coverage?</b>	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.
<b>Capital Benefits</b> (Lump Sum Payment)	<p><b>Accidental Death -</b></p> <p>Up to \$30,000 for insured persons aged 16-70</p> <p>Up to \$7,500 per insured persons aged 71-75</p> <p><b>Capital Benefits:</b></p> <p>Up to \$60,000 for insured persons aged 16-70</p> <p>Up to \$15,000 for insured persons aged 71-75</p> <p>For financial retired and financial retrenched members of the insured aged 16-75, there is no cover for Permanent Total Disablement.</p>	<p>Accidental Death - up to \$30,000</p> <p>Capital Benefits - up to \$60,000</p>	Not Insured
<b>Weekly Injury Benefits</b>	<p>NIL</p> <p>Additional benefits are payable for non income earners via Domestic Home Help and Home Tutorial Benefits, as listed in the policy schedule</p>	<p>NIL</p> <p>Additional benefits are payable for non income earners via Domestic Home Help and Home Tutorial Benefits, as listed in the policy schedule</p>	<p>85% of Salary up to \$2,000 for Temporary Total Disablement</p> <p><b>Ages 16-70:</b> 104 week benefit period</p> <p><b>Ages of 71 – 75:</b> 26 week benefit period</p> <p>14 days Excess Period (An Excess Period is the initial period of disablement for which no benefit is payable)</p>
<b>General Exclusions</b>	Refer to Policy Wording	Refer to Policy Wording	Refer to Policy Wording

# PUBLIC SERVICE ASSOCIATION OF NSW BENEFITS BREAKDOWN

	<b>Members Personal Injury Insurance</b> (As a Member of the PSA this cover is included automatically)	<b>Family Members Personal Injury Insurance</b> (This cover is optional and subject to the completion of the relevant proposal form and an additional premium)	<b>Members Journey Personal Injury Insurance</b> (As a Member of the PSA this cover is included automatically)
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 01.23	DUAL Australia - Public Service Association of New South Wales - Group Personal Accident PDS and Policy Wording 01.23	DUAL Australia Journey Personal Accident Insurance PDS and Policy Wording 11.22

This document is only intended to be a summary of the highlights of the cover available. We encourage you to read the full policy wording and policy schedule for a full description of the terms and conditions. This policy summary does not form part of the policy terms and conditions. For further information on whether our products are suitable for you, please review our Target Market Determination, which is available on our website.