



## VOLUNTARY WORKERS PROFILE

### What is it?

DUAL's Voluntary Workers Personal Accident Insurance provides cover to volunteers who sustain an accidental injury whilst volunteering on behalf of an Insured.

The cover can be taken out by associations, clubs, companies or businesses and provides volunteers with cover for Accidental Death & Disablement, Weekly Injury Benefits and other benefits such as Non Medicare Medical Expenses, Domestic Home Help and Student Education Assistance.

### Why DUAL?

1. **Comprehensive and market leading coverage** via our new wording
2. **Broad Appetite** - cover for up to 200 volunteers through the WebRater.
3. **Instant quotes and policies** available through the WebRater.

### Claims Response

DUAL's Accident and Health claims are handled by third parties with significant industry experience who specialise in personal accident claims and work directly with DUAL and the Insured to ensure all claims are managed in an expert manner.

We engage Fullerton Health Corporate Services to manage Voluntary Workers claims.

### What is Covered?

#### Key Policy Features:

- Accidental Death and Disablement sum insured options of \$75,000, \$100,000 and \$150,000 on the WebRater.
- Weekly Injury Benefit options of \$750, \$1,000 or \$1,500 payable up to 104 weeks on the WebRater.
- Age limit of 85 years
- Generous Limits for Non Medicare Medical Expenses, Domestic Home Help and Student Education Assistance automatically included

#### Additional Benefits:

- Transport To and From Work
- Reimbursement of Professional or Membership fees
- Return to Work Assistance
- Twelve weeks guaranteed payment for weekly benefits
- Exposure to the Elements Benefit
- Disappearance Benefit

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 for a full description of the terms and conditions. This Policy Summary does not form part of the policy terms and conditions.

**SYDNEY | MELBOURNE | PERTH | BRISBANE**

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