



Insurance Plan 2013/2014

(Period of Insurance: until 1st October 2014)

Summary of Personal Accident Policy for VIP Franchisees

Policy No. GPA/88171/000/13/E
DUAL Australia Pty Ltd, Registered in Australia.
ABN No 16 107 553 257 AFS No 280193

This group policy has an Aggregate limit of \$10,000,000.

Worldwide coverage 24 hours a day, 7 days a week:

- Accidental Death & Capital sums of: (see Benefit Schedule)
 - Ages Over 18 & under 66 \$135,000
 - Over 66 & under 76 \$60,000
 - Over 76 & under 90 \$30,000
- Temporary Total Disablement - maximum \$1,000 per week, or 85% of average weekly Income, whichever is the lesser.
- Temporary Partial Disablement - (a) If the Insured Person returns to work in a reduced capacity, The Benefit amount payable shall be the difference between the Benefit payable for Event 36 and the Salary of the Insured Person; or (b) If the Insured Person does not return to work, The Benefit payable shall be 25% of the Benefit payable for Event 36.
- Weekly Benefit payable up to 104 weeks any one claim.
- Excess (10) days.
- Modification Expenses to home, office and/or vehicle \$6,000.
- Funeral Expenses following Accidental Death \$3,000.
- Surgical Benefits (as per scale) \$5,000 maximum benefit.
- If you cancel the Policy, there is no refund of premium for the remaining period of insurance.
- If the Insurer cancels the Policy, they will refund to you the proportion of the premium for the remaining period of insurance.

Additional Cover – Surgical Benefits:

- a) Craniotomy \$5,000
- b) Amputation of a limb \$2,500
- c) Fracture of a limb requiring open reduction \$2,500
- d) Dislocation requiring open reduction \$1,250
- e) Any other surgical procedure carried out under general anesthetic. . . \$250

Coverage Section 1 Capital Benefits

- Ages Over 18 & under 66 Lump sum \$135,000
- Over 66 & under 76 Lump sum \$60,000
- Over 76 & under 90 Lump sum \$30,000

The Events

(Each Insured Person) Injury resulting directly in the following conditions, which occurs within 12 months of the injury.

The Benefit Amount

Being a percentage of the Lump Sum Insured shown in the Schedule of Benefits.

- | | |
|---|------|
| 1. Death | 100% |
| 2. Permanent Total Disablement | 100% |
| 3. Permanent & incurable paralysis of all limbs. | 100% |
| 4. Loss of sight of both eyes | 100% |
| 5. Loss of sight one (1) eye | 100% |
| 6. Loss of one or more limbs | 100% |
| 7. Permaenant and incurable insanity | 100% |

- 8. Loss of the lens of both eyes 100%
- 9. Loss of the lens of one (1) eye 60%
- 10. Loss of hearing in both ears 100%
- 11. Loss of hearing in one (1) ear 20%
- 12. Third degree burns resulting in disfigurement which covers more than 40% of the entire body. 80%
- 13. Loss of four fingers and thumb of either hand 50%
- 14. Loss of four fingers of either hand 50%
- 15. Loss of one thumb (two (2) joints) of either hand. each 30%
- 16. Loss of one thumb (one (1) joint) of either hand each 15%
- 17. Loss of one finger (three (3) joints) of either hand each 15%
- 18. Loss of one finger (two (2) joints) of either hand each 10%
- 19. Loss of one finger (one (1) joint) of either hand each 5%
- 20. Loss of all toes of either foot 15%
- 21. Loss of great toe (two (2) joints) of either foot 5%
- 22. Loss of great toe (one (1) joint) of either foot 3%
- 23. Loss of toes, other than great toe, of either foot - each Toe 1%
- 24. Fractured leg or patella with established non union 10%
- 25. Shortening of a leg by at least 5cm 7.5%
- 26. Permanent Total Disablement not otherwise provided for under Insured Events 9 and 11-25 inclusive. Such a percentage of the amount showing against the Schedule as we shall in Our absolute discretion determine and being in Our opinion consistent with the Benefits provided under Insured Events 9 and 11-25 inclusive. The maximum amount payable is 75% of the amount showing on the Schedule against Section 1 Lump Sum Benefits.

Section 4 - Weekly Benefits Injury

- 36. Temporary Total Disablement - Maximum Aggregate period 104 weeks or 26 weeks for persons over 75 and up to 90 years of age. During such disablement \$1,000 per week, or 85% of average weekly Income, whichever is the lesser. You must provide written evidence of weekly Income.
- 37. Temporary Partial Disablement - (a) If the Insured Person returns to work in a reduced capacity, The Benefit amount payable shall be the difference between the Benefit payable for Event 36 and the Salary of the Insured Person; or (b) If the Insured Person does not return to work, The Benefit payable shall be 25% of the Benefit payable for Event 36.

The above lists of standard features, highlights, key elements, benefits and options are a summary of cover only. Cover is subject to the full terms, conditions and exclusions contained in the DUAL Australia Group Personal Accident Insurance Product Disclosure Statement and Policy Wording. DUAL Australia Pty Ltd ABN 16 107 553 257, AFSL No. 280193 issues this product as an agent of certain underwriters at Lloyd's, the product issuer.

Any advice in this document is general advice only. It does not take into account any person's own objectives, financial situation or needs. To decide if this product is right for you please read the DUAL Australia Group Personal Accident Insurance Product Disclosure Statement and Policy Wording available at www.gwsins.com/vip

GWS Network also provides insurance services in:

- Business Pack Insurance
- Personal Sickness Insurance
- Motor Vehicle Insurance
- Home & Contents Insurance
- Workers Compensation
- Landlord Insurance
- Strata/body corporate Insurance

Call us on 1300 881 229 for a quotation