



Insurance Policy

THIS POLICY SCHEDULE confirms that in return for payment of the Premium, the Underwriters/Insurers named in the schedule 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 (if applicable) and the proportions of this Insurance for which each of the Underwriters/Insurers is liable by requesting them from DUAL Australia Pty Ltd. In the event of loss, each Underwriter/Insurer (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters/Insurers 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.

A handwritten signature in black ink, appearing to read "D. Coates", with a long horizontal stroke extending to the left.

Damien Coates – Chief Executive Officer, DUAL Asia Pacific
DUAL Australia Pty Ltd is an agent underwriting for and on behalf of Underwriters/Insurers named in the schedule.

DUAL Australia Pty Ltd
enquiries@dualaustralia.com.au
Level 29, 123 Pitt Street, Sydney NSW 2000
dualinsurance.com
Part of DUAL International Group

Policy number: AU00097159-001

Policyholder: Flying Arts Alliance Inc.

Insurance period: From 4:00pm on 1/10/2026 To 4:00pm on 1/10/2027
Australian local time in the State or Territory where this **policy** was purchased

Insured person(s): Visual artists, curators, administrators, installers and similar in the Accredited membership categories

Scope of cover: The coverage afforded by this policy applies whilst you are engaged in activities of the visual arts practice and outside working hours excluding on any other employment other than the visual arts practice and excluding travel to and from such employment

Aggregate limit of liability: \$5,000,000

Sublimit of liability \$1,000,000
Non scheduled flights:

SCHEDULE OF BENEFITS:

BENEFIT	BENEFIT AMOUNT PER INSURED PERSON
Section 1 - Lump Sum Benefits	
Accidental Death - Insured Event 1	\$50,000
Insured Events 2 to 26	\$50,000
Section 2 - Surgical Lump Sum Benefits - Injury Resulting in Surgery	\$20,000
Section 3 - Surgical Lump Sum Benefits - Sickness Resulting in Surgery	\$0
Section 4 - Weekly Benefits - Injury	\$1,000
Percentage of Salary	100%
Excess Period (days)	7
Benefit Period (weeks)	52
Section 5 - Weekly Benefits - Sickness	\$0
Percentage of Salary	0%
Excess Period (days)	0
Benefit Period (weeks)	0
Section 6 - Fractured Bones Benefits - Injury	\$2,000
Section 7 - Dental Benefits - Injury	\$0
Section 8 - Additional Benefits	
1.Transport to and from Work Benefit	\$25 per day for a maximum of 12 weeks
2.Re-imbusement of Professional or Membership Fees	\$250 per membership for a maximum of two (2) memberships
3.Escalation Benefit	0% per annum on a compound basis
4.Return to Work Assistance	\$5,000
5.Twelve (12) weeks Guaranteed Payment	Included
6.Exposure to the Elements	Included
7.Disappearance	Included
8.Funeral Expenses	\$10,000
9.Modification Expenses	\$10,000

Premium & charges:

Base Premium	\$15,710.00
GST	\$1,571.00
Stamp Duty	\$1,555.29
Service Fee	\$250.00
Service Fee GST	\$25.00
TOTAL	\$19,111.29

Policy wording: DUAL Australia Group Personal Accident and Sickness PDS and Policy Wording 11.22

Endorsements:

GPA00403 Age Limit Extension (90 years) Injury Only

It is agreed that the General Provisions number 3 applying to this **policy** shall read as follows and not as stated in the **policy wording**:

3. Age Limit

No cover is provided under the **policy** for **insured events** which occur on or after the date you reach the age of ninety (90), unless otherwise indicated on the **schedule**.

Accidental Death – Insured Event 1

It is agreed that **insured event 1 - accidental death** is reduced to \$10,000 for any **insured person** seventy six years (76) or greater.

Permanent Total Disablement – Insured Event 2

It is agreed that **insured event 2 – permanent total disablement** is deleted for any **insured person** seventy six (76) years of age or greater.

Weekly Benefits – Injury

It is agreed that **Weekly Benefits - Injury** are deleted for any **insured person** seventy six (76) years of age or greater.

Weekly Benefits – Sickness

It is agreed that **Weekly Benefits - Sickness** are deleted for any **insured person** sixty six (66) years of age or greater.

Except as otherwise provided in this endorsement, the Insuring Clause and all other **policy** terms and conditions shall have full force and effect.

UE1231 DUAL Australia Sanctions Limitation Clause LMA3100A (amended)

It is hereby agreed that the following General Condition is added to the Policy:

Sanctions Limitation Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Except as otherwise provided in this Endorsement, all Policy terms and conditions shall have full force and effect.

Underwriters/Insurers: Certain Underwriters at Lloyd's led by MS Amlin, Syndicate 2001 and underwritten by DUAL on their behalf as Coverholder.

Unique market Reference: B0180PA2600509

Date: