



Quote number: 872143

Subjectivities: Please see list below:

1) please provide updated claims information, please treat this quote as indicative only until claims history is received

If subjectivities are applicable, this document becomes a non-binding quotation

Policyholder: Flying Arts Alliance Inc.

Insurance period: From 4:00pm on 1/09/2025 To 4:00pm on 1/09/2026
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
Non scheduled flights:** \$1,000,000

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-imbursement 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: To comply with the General Insurance Code of Practice, we advise that the key factors that affect premiums are the type and size of the risk, along with industry and claims experience

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

Date of proposal: 03/07/2025

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

Quote valid until: 01/09/2025

Underwriters/Insurers: DUAL Australia Pty Ltd for and on behalf of certain underwriters at Lloyd's

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.

Quotation Conditions



1. This quotation is only valid up to and including the Quote Valid Until Date as stated above or until the policy expiry date if a DUAL renewal. Once this quote expires, if you wish to place cover, we may request a new Proposal Form, Renewal Declaration or No Claims Declaration. We reserve the right to amend the previous quotation terms and conditions.
2. This quote is based on the information and answers you and/or the client have provided to us and the type of cover sought. If bound, you agree that this quotation together with any material submitted by you shall form part of the policy.
3. In the event the proposed Insured becomes aware of a claim, loss, or circumstance, or a material change to the nature of the risk to be insured, between the date of the Proposal and the inception of the proposed insurance, we reserve our rights to amend or withdraw our terms.
4. Please ensure that you and the client review the policy wording and associated endorsements and are satisfied with not just the benefits of coverage but also the limitations and restrictions on coverage prior to agreeing to purchase the policy.
5. This quotation may be amended or withdrawn in writing by DUAL for whatever reason at any time prior to receiving your instructions to effect a policy of insurance. This quotation may only be accepted by providing written instructions to DUAL.
6. If you are relying on a tax exemption (e.g. stamp duty or GST), then this quote is conditional upon your client holding a valid exemption which you are able to substantiate or verify on request by DUAL. DUAL reserve the right to recover any amounts from your client in the event that they are not entitled to claim such tax exemption.
7. Credit terms are 90 days payment from the date of inception of the policy.

We trust this is in order, if you wish to discuss any part of this quote please do not hesitate to contact us.

This quote is issued by DUAL Australia Pty Ltd as an agent underwriting for and on behalf of Underwriters/Insurers named in the schedule.

DUAL Australia Pty Ltd
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