

ASSOCIATION LIABILITY

TAILORING TO CLIENT NEEDS

Insuring Clauses

- Professional Indemnity
- Directors & Officers
- Company / Association Cover
- Employment Cover
- Trustee Cover
- Crime Cover
- Taxation Investigation Costs

Extensions

- Automatic Reinstatement (*Non-Exec*)
- Committee Member Cover
- Continuous Cover
- Discovery Period
- Heirs, Estates and Legal Representatives
- Investigation Costs (*Directors*)
- Investigation Costs (*Association*)
- New / Former Subsidiary
- Occupational Health and Safety
- Order of Payment
- Outside Directorship
- Pollution Defence Costs
- Positive Defence Costs for Claims
- Public Relations Cover
- Retirement Cover
- Statutory Liability (*sub-limit*)
- Final Adjudication of Dishonesty
- Advancement of Defence Costs
- Fraud Investigation Costs
- Access to Specialist Legal Firms (*DLA Phillips Fox, Minter Ellison, Moray & Agnew*)
- Local Claims Handling
- **NEW** Emergency Defence costs (*sub-limit*)
- **NEW** Tax Audit Costs (*sub-limit*)
- **NEW** OH&S Defence Costs for Insured Persons & Association (*sub-limit*)

Additional Coverage

- Automatic Reinstatement (*PI only*)
- Defamation
- Fraud and Dishonesty
- Loss of Documents
- Trade Practices and Related Legislation

FEATURES OF COVER

- Combined Professional Indemnity and Management Liability Policy
- Limits up to \$10M
- Minimum Excess \$1,000 (*other than D&O - Nil*)

ABOUT DUAL AUSTRALIA

DUAL Australia commenced operations in 2004 with a Financial Lines product range and expanded to become a Speciality Lines agency in 2009 with its entry into the Accident and Health insurance market.

DUAL Australia is the local subsidiary of DUAL International, a global Speciality Lines underwriting agency.

DUAL Australia has achieved compound growth of 28% annually, with offices in Sydney, Melbourne, Perth, Brisbane and Hong Kong and now has 44 employees. It has a cumulative premium income of \$200M with over 13,000 active annual policy holders.

DUAL Australia with its mid market focused foundations now has expanded into the corporate segment where DUAL Australia is involved in insuring 22 companies in the ASX 100.

INSURER CAPACITY

About Lloyd's

- DUAL Australia underwrites exclusively on behalf of certain underwriters at Lloyd's.
- Lloyd's of London is an APRA regulated insurer.
- Financial strength ratings from Fitch "A+" (Strong); Standard & Poor's "A+" (Strong); and A.M. Best's "A" (Excellent).
- Since the late seventeenth century, the name Lloyd's has been synonymous with insurance.
- Many of the world's leading underwriters are based at Lloyd's.
- The market is internationally renowned and has an impeccable claims record.
- In Australia, Lloyd's is proud to be a member of the Insurance Council of Australia, and strives to comply with the agreement we have made under the General Insurance Code of Practice.

CLAIMS APPROACH

DUAL Australia has appointed an independent claims manager, Proclaim Management Solutions Pty Ltd, to manage all incident notifications and claims for policies issued by DUAL Australia. Proclaim was set up in 1999 and specialises in Professional Lines claims utilising in-house lawyers with a commercial focus to provide superior service. In addition to this, DUAL Australia has also appointed a panel of external lawyers (with representation in every state) to assist on complicated claims matters.

This document is only intended to be a summary of the highlights of the cover available. For full details, please refer to the actual policy wordings.

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