

## Directors & Officers Liability

### Features of Cover

- Directors & officers liability
- Employment practices liability
- Securities entity cover
- Trustee breach
- Taxation liability
- Advancement of defence costs
- Emergency defence costs and legal expenses
- Prosecution costs
- Occupational Health & Safety
- Reinstatement of limit for policyholder directors
- Director's retirement cover
- Deprivation of assets
- Crisis loss
- Bail bond and civil bond expenses, Public Relations Expenses
- Pecuniary Penalties
- Auto new subsidiaries
- Extradition costs
- Foreign corrupt practices
- 84 Month Run Off cover

### Directors & Officers Liability

With the recent global financial turmoil and market volatility Australian public company Directors and Officers are subject to increasing scrutiny from many and varied interested parties; including regulators, shareholders, trading partners, litigation funder's and the legal system in general.

The increasing scope of directorial duties and responsibilities is leading to greater accountability and expectations placed on today's director resulting in class actions increasing in number and value and set to dominate the legal scene for the foreseeable future.

In response to this increasingly litigious environment DUAL Australia have developed our latest **Directors & Officers Liability** wording to safeguard Directors and Officers in a clear and concise policy form that our clients can rely upon in times of greatest need.

### Claims Approach

Our in house claims team are dedicated to handling your financial lines claims. Our team comprises legally qualified Claims handlers with significant legal and industry expertise to handle claims from notification through to resolution, working in tandem with our capital providers to ensure a smooth claims handling process.

An established panel of law firms with specific expertise in various industries will work with you under our direction to ensure claims are handled in a cost effective, speedy and professional manner.

# DUAL

## AUSTRALIA

CORPORATE CAPABILITY  
STATEMENT



## Big Enough to Make a Difference

Products	Preferred Risks	Selective Risks	Risks Ordinarily Declined
<p><b>Director &amp; Officers</b></p> <ul style="list-style-type: none"> <li>■ \$30,000,000 Capacity</li> <li>■ Capacity may be lower according to risk type &amp; attachment</li> </ul>	<ul style="list-style-type: none"> <li>■ Companies listed on the Australian Stock Exchange</li> <li>■ Companies in Pre IPO stage</li> </ul>	<ul style="list-style-type: none"> <li>■ Biotechnology Companies</li> <li>■ IT&amp;T Companies</li> </ul>	<ul style="list-style-type: none"> <li>■ Unlisted Companies (Unlisted Companies should ask about our Commercial Client Offering)</li> <li>■ Companies with an ADR programme</li> <li>■ Substantial North American Operations</li> </ul>
<p><b>Financial Institutions</b></p> <ul style="list-style-type: none"> <li>■ \$20,000,000 Professional Indemnity Capacity</li> <li>■ \$30,000,000 Directors &amp; Officers Liability Capacity</li> <li>■ \$20,000,000 Crime Protection Capacity</li> <li>■ Capacity may be lower according to the attachment &amp; policy period</li> </ul>	<ul style="list-style-type: none"> <li>■ Investment Managers</li> <li>■ Stockbrokers</li> <li>■ Foreign Exchange dealers</li> <li>■ Corporate Advisory</li> <li>■ Banks / Credit Unions / Building Societies</li> <li>■ Venture Capital / Private Equity</li> <li>■ Friendly Societies</li> <li>■ Property Trusts</li> </ul>	<ul style="list-style-type: none"> <li>■ Property Development / Land Syndicators</li> <li>■ Agricultural Schemes</li> <li>■ Financial Planners</li> <li>■ Mortgage Originators / Mortgage Brokers</li> <li>■ Hedge Funds</li> <li>■ Insurance companies / Underwriting Agencies</li> </ul>	<ul style="list-style-type: none"> <li>■ Fund Administrators</li> <li>■ Custodians</li> <li>■ Investment Banks</li> </ul>
<p><b>Professional Indemnity</b></p> <ul style="list-style-type: none"> <li>■ \$20,000,000 Capacity</li> <li>■ Capacity may be lower according to risk type &amp; attachment</li> </ul>	<ul style="list-style-type: none"> <li>■ Consulting Engineers - electrical, civil, mechanical &amp; structural</li> <li>■ Architects</li> <li>■ Project Managers</li> <li>■ Surveyors</li> <li>■ Accountants</li> <li>■ Actuaries</li> <li>■ Legal Services</li> <li>■ Consultants</li> <li>■ Real Estate Agents</li> </ul>	<ul style="list-style-type: none"> <li>■ Environmental Consultants</li> <li>■ Financial Planners</li> <li>■ Mortgage Originators / Mortgage Brokers</li> <li>■ Insurance Brokers</li> <li>■ Valuers (in excess of \$20M)</li> </ul>	<p><i>Risks with revenue &lt;\$7.5m p.a. (Clients with less than \$7.5m revenue should ask about our commercial client offering)</i></p> <ul style="list-style-type: none"> <li>■ Engineers predominantly - in mineral processing with respect to precious metal</li> <li>- Risks which are predominantly involved in tunnelling</li> <li>- Geotechnical Engineers</li> <li>■ Engineers predominantly involved in offshore work</li> <li>■ Medical Malpractice</li> </ul>

**small enough to care**