

Worried about your exposure?

MANAGEMENT LIABILITY

FEATURES OF COVER

Insuring Clauses

- Directors & Officers
- Side C (*Company/Entity Cover*)
- Employment Cover
- Trustee Cover
- Crime Cover
- Tax Investigation Costs

Extensions

- Investigation Costs (*Directors*)
- Investigation Costs (*Entity*)
- Automatic Reinstatement (*Non-Exec*)
- Discovery Period (*72-month run off standard; 84 months available on request*)
- Retirement Cover
- Outside Directorship
- New / Former Subsidiary
- Pollution Defence Costs
- Statutory Liability (*Sub-Limited*)
- Final Adjudication on Dishonesty
- Continuous Cover
- Public Relations
- Right to Contest
- Order of Payment
- Advancement of Defence Costs
- Fraud Investigation Cost
- Access to Specialist Legal Firms (*DLA Phillips Fox, Minter Ellison, Moray & Agnew*)
- Local Claims Handling
- Crisis Containment Cover (*Sub-Limited*)
- Preservation of Right to Indemnity
- OH&S Defence Costs for Insured Persons & Entity (*Sub-Limited*)
- Tax Audit Costs (*Sub-Limited*)
- Emergency Defence Costs (*Sub-Limited*)
- No Automatic Exclusion on Private Capital Raising
- Additional Coverage for Directors / Officers

A COMPLETE OFFERING

Our 'Advantage' product offers cover specifically designed for the 'S' in SME market.

Ensuring management risks are fully covered.

The following benefits apply:

- Full Policy Limit for Entity Cover
- Increased sub limit to \$500,000 for Crime
- Full Policy Limit for Insured Persons Official Investigations & Enquiries (3.1a)
- Increased sub limit for Entity Official Investigations & Enquiries (31.b)
- Administration Fee - \$75

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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