



# Group Personal Accident Profile



**DUAL Australia is a leading specialty lines underwriting agency which underwrites exclusively on behalf of certain underwriters at Lloyd's.**

## It's Important...

- Your clients have peace of mind knowing they are insured with an Australian company backed by the world's largest insurance market, Lloyd's of London with an A+(Strong) Standard and Poors Rating.
- Accident and Health claims are handled by Corporate Services Network (CSN). CSN are a specialist third party claims handler with significant industry experience. They specialise in A&H products and work directly with DUAL to ensure all claims are handled in an expert manner.
- DUAL will strive to provide a point of difference to help you and your client get the cover they need to have peace of mind should any mishaps occur.
- While our products are superior, it's our team that makes a difference. Our underwriters across the country are here to assist you quickly and efficiently.

## Five reasons to do business with DUAL:



Our specialised A&H team has over 100 years' combined experience

+



Our appetite is broad and flexible offerings are available

+



We partner with outstanding claims providers

+



We provide an Occupational Therapist overview on claims, reducing time on each claim or claims

+



Our online offering provides best pricing, commission and instant binding

## Why Group Personal Accident with DUAL?

- Flexible and tailored cover specific to your clients' requirements
- Protection for your client's workers
- Workers compensation top up cover
- Enterprise Bargaining Agreement solutions including 100% of salary
- Tailored Fly in - Fly out covers
- Quick turnaround times due to high local authority
- Local expertise in underwriting and claims
- Programmes and schemes suitable for small and large groups
- Insurance you can trust, backed by Lloyd's
- Takeover Provisions may be offered
- Rehabilitation cover included



### Need more information on our products or want a quote?

Please contact your local DUAL office or Client Engagement Specialist

## Our Appetite

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> White, grey and blue collar workers | <input checked="" type="checkbox"/> Labour Hire        |
| <input checked="" type="checkbox"/> Manufacturing                       | <input checked="" type="checkbox"/> Cycling            |
| <input checked="" type="checkbox"/> Mining and Resources                | <input checked="" type="checkbox"/> Professional Sport |
| <input checked="" type="checkbox"/> Construction and Engineering        | <input checked="" type="checkbox"/> Coal Mining        |
| <input checked="" type="checkbox"/> Manual Labour, non-specific         | <input checked="" type="checkbox"/> Transport          |
| <input checked="" type="checkbox"/> Boat Builders and Divers            |  |
| <input checked="" type="checkbox"/> Marine Pilots                       |  |

## Specialist products

- Enterprise Bargaining Agreements
- Marine Pilots Loss of Licence or Certificate
- Maritime Personal Accident and Medical Expenses

For further information on whether our products are suitable for you, please review our Target Market Determination, which is available on our [website](#).

