



Association Liability Profile



DUAL's Coverage

DUAL's Association Liability offering is a combination of Professional Indemnity and Directors and Officers insurance and is specifically tailored towards Not for Profit organisations such as Charity Organisations and Amateur Sporting Associations.

Our Association Liability solution is designed for the specific needs of this niche category of insurance buyers, and is an affordable and essential way for associations to offset their management and professional indemnity exposures.

DUAL's Appetite

Preferred Risks:

- Charity / benevolent
- Industry associations
- Not for profit organisations
- Amateur Sporting associations and clubs (unpaid)
- Trade related industry associations

Selective Risks:

- Registered clubs conducting gaming activities and selling liquor
- Schools and educational institutions
- Religious groups
- Trade unions
- Political groups

What is covered?

Key policy benefits:

- Professional Indemnity
- Company / Association Cover
- Employment Practices Liability Cover
- Trustee Liability Cover
- Crime Cover
- Taxation Audit Costs

Key Automatic Extensions:

- Automatic Reinstatement (Non-Exec)
- Committee Member cover
- Continuous Cover
- Discovery Period
- Heirs, Estates and Legal Representatives
- Official Investigations and Inquiries - Directors

Client Profile

SME businesses with turnover up to \$50,000,000 through the WebRater. Above this contact your Underwriter.

Limits of Indemnity available:
\$10,000,000

SYDNEY | MELBOURNE | PERTH | BRISBANE

Tel: 1300 769 772 www.dualaustralia.com.au

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Features of Cover

What is Covered?

- Investigation Costs - Association
- New / Former Subsidiary
- Order of Payment
- Outside Directorship
- Pollution Defence Costs
- Positive Defence Costs for Claims
- Public Relations Cover
- Retirement Cover
- Advancement of Defence Costs
- Crime Investigation Costs
- Emergency Defence Costs
- Tax Audit Costs
- OH&S Defence Costs
- Automatic Reinstatement
- Defamation
- Fraud and Dishonesty For Innocent Parties
- Lost Data
- Consumer Protection Legislation

Why DUAL?

1. Uninsured exposure specialists

DUAL's Association Liability product has been designed specifically to provide comprehensive coverage and a broad underwriting appetite for SMEs.

2. Simple delivery

DUAL's Association Liability product is available through the WebRater, with indications obtained with minimal questions. Alternatively, DUAL can provide tailored solutions from our dedicated branch underwriters.

3. Claims expertise

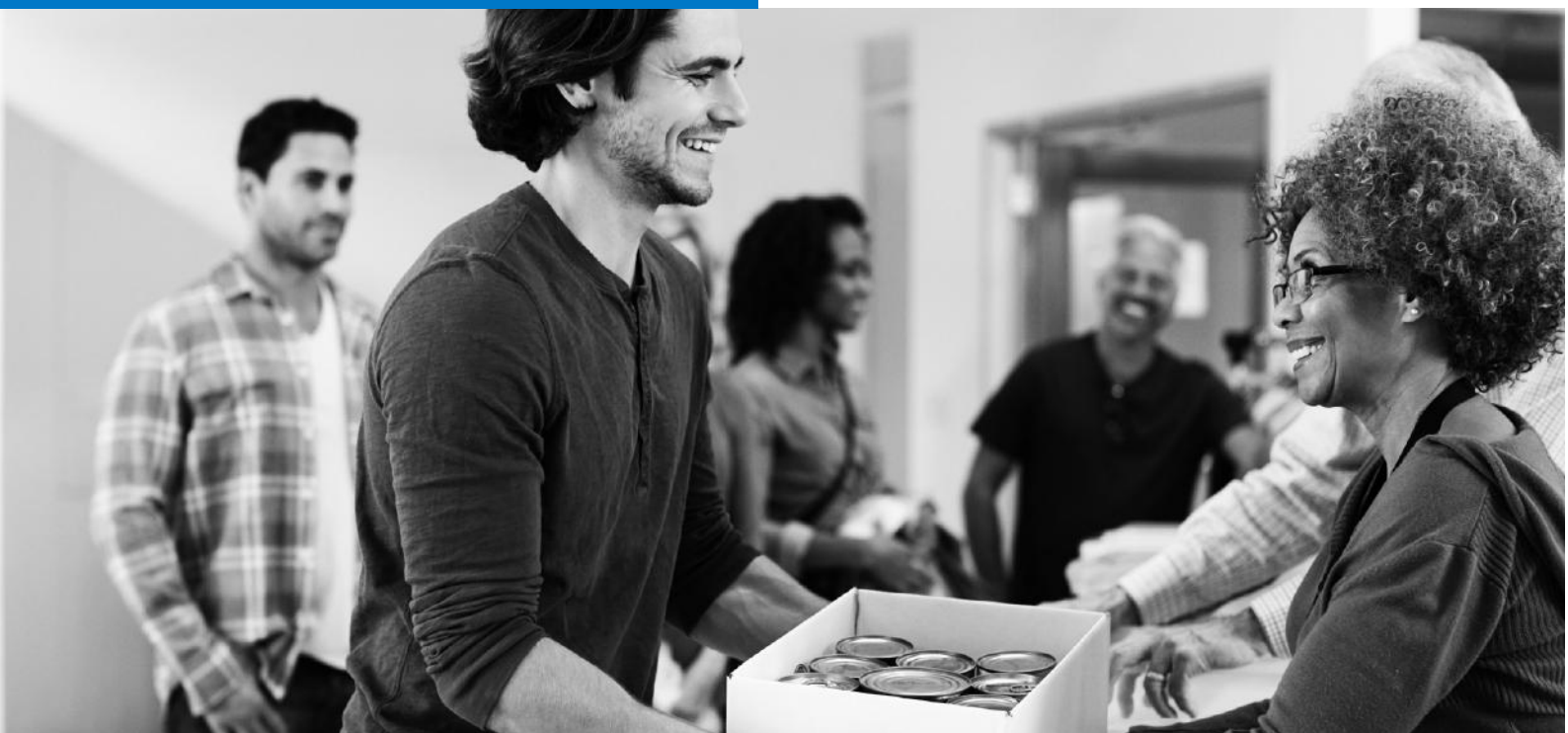
Our dedicated in-house Financial Lines claims team includes qualified lawyers with over 40 years experience.

Our claims officers are dedicated to managing your claim from initial notification right through to resolution. In addition, DUAL utilises specialist law firms & consultants with significant expertise in niche areas such as EPL, Statutory Liability, Crime & Tax Audit, to ensure our Insured's get the best possible outcomes.



Need more information?

please contact your local underwriter



Proven Claims Experience

Claims Example 1 Not for Profit Club

Background

A claim was made for the loss of \$220,000 worth of alcohol and stock at an Insured Association’s recreational premises. Surveillance cameras detected a group of 4 employees and their friends stealing alcohol and stock totalling over \$250,000. The alcohol and stock were sold to unsuspecting purchasers who were not aware that the goods were stolen. The employees were charged and prosecuted by the police and were only able to repay the amount of \$30,000.

Outcome

It was determined that clause 2.2(b) of the Policy was triggered and indemnity was extended to the Insured. The Insured was able to claim the amount of \$220,000 on their policy.

Payment: \$220,000.

The insurer then issued separate recovery proceedings against the fraudsters to recoup the amount of the loss along with the Insured’s deductible.

Claims Example 2 Not for Profit Youth Club

Background

A former employee who was retrenched as part of a company wide reduction in work force commenced proceedings against the company and two managers alleging sexual harassment, intentional infliction of emotional distress, wrongful termination, retaliation, and sex discrimination.

The employee further alleged that as a result, she has suffered depression and was unable to re enter the workforce due to her mental distress.

Outcome

It was determined that clause 2.2(e) of the Policy was triggered and indemnity was extended to the Insured. The Company was held liable and ordered to pay the former employee \$60,000 plus her legal fees. In addition the company paid \$30,000 in defence costs.

Payment: \$60,000.

for settlement and \$30,000 for defence costs.

Further Questions?

For further details on Association Liability, please contact your local DUAL Underwriter.