



GENERAL AND PRODUCTS LIABILITY PROFILE

DUAL's Coverage

DUAL's Liability policy provides cover for legal liability arising from third party personal injury, property damage and advertising liability claims. Our policy can pay for the costs of defending these claims in court, plus any settlements or damages that might be awarded against the Insured.

DUAL's Appetite

Key Features of Cover:

New broadform wording.

Broad definitions of insured, property damage and personal injury.

Expanded products definition.

Advertising Liability Insuring Clause.

Defence Costs and Supplementary Payments Insuring Clause - \$250,000 sublimit for legal costs incurred by the insured at coronial inquest, inquiries, royal commission and/or government enquiry.

Claims preparation costs and expenses - \$25,000 sublimit

Property in care, custody and control - \$250,000 with the option to increase

Territorial limits - worldwide other than North America

Professional duty write back available for advice/ service given without fee or monetary reward or medical service.

Panel Counsel - 1 hour free legal advice

Cross Liability clause.

Indemnity Limits up to \$20,000,000

Any one Occurrence, and in the aggregate for Products Liability.

Occupation Appetite

Some of our typical clients include:

- Design
- Accountants
- Consultants
- Trade Services
- Financial Consultants
- Stockbrokers
- Public Relations & Media
- Legal
- Insurance

We have over 200 occupations available via the WebRater and DUAL can provide tailored solutions from our dedicated Liability Underwriting Team.

Further Questions?

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

Why DUAL?

1. Uninsured exposure specialists

DUAL's General Liability product has been designed specifically to provide comprehensive coverage and a broad underwriting appetite for SMEs, small to medium businesses and larger corporations.

2. Simple delivery

DUAL's General Liability product is available through the WebRater, with indications obtained with minimal questions for Insureds with up to \$3,000,000 in revenue. Alternatively, DUAL can provide tailored solutions from our dedicated Liability Underwriting Team.

3. Claims expertise

Our dedicated in-house 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, to ensure our Insured's get the best possible outcomes.

Proven Claims Experience

Marketing Consultancy Company

- = 7 staff
- = \$900K turnover

Background

A client visiting the Insured's premises slipped and fell, suffering serious injuries to her neck and back.

The client initiated legal proceedings for the costs of medical treatment and to recover damages for pain and suffering.

Outcome

The Policy was triggered and responded to the claim.

Payment: \$126,000 less the \$1,000 deductible.

IT Managed Service Provider

- = 13 staff
- = \$1.6M turnover

Background

The Insured facilitated and supplied printers to its client. It was alleged that a fire which originated from the power supply unit caused significant property damage.

Outcome

The client initiated legal proceedings for the costs of repair and rectification of the property damaged.

Payment: \$413,000 less the \$5,000 deductible.



Need more information?

please contact your local underwriter