



## MANAGEMENT LIABILITY OFFERING COMPARISON

DUAL offers a range of Management Liability insurance solutions to best suit your clients needs:

Section	Management Liability Gold	Management Liability Platinum
<b>Launched</b>	March 2018.	June 2007.
<b>Cover Type</b>	A policy designed for the micro SME market which provides comprehensive cover, with reduced limits and deductibles.	A Management Liability Policy with comprehensive cover and high sublimits.
<b>Target Market</b>	Micro SME clients with turnover less than \$5,000,000 and less than 100 staff.	SME clients with turnover up to \$50,000,000 and 200 staff.  For larger clients contact a DUAL Underwriter for quotation under our DUAL Evolution offering.
<b>Limits available</b>	\$100,000 - \$2,000,000.	\$1,000,000 - \$10,000,000.
<b>Pricing</b>	Starting from \$370 plus charges for \$100,000 limit.	Starting from \$1,250 plus charges for \$1,000,000 limit.
<b>Admin Fee</b>	\$90 plus charges.	\$175 plus charges.
<b>Wording</b>	This product is available on the WebRater under the DUAL Australia Management Liability Wording 1117. It provides the same cover as Management Liability Platinum except for certain sections which are sublimited as per the schedule.	This product is available on the WebRater under the DUAL Australia Management Liability Wording 1117.
<b>Deductibles</b>	Dependent on industry, starting from: Entity/Company Reimbursement - \$1,000 EPL - \$2,500 Crime - \$5,000 Statutory Liability - \$2,500 Tax Audit - \$2,500	Dependent on industry, starting from: Entity/Company Reimbursement - \$1,000 EPL - \$5,000 Crime - \$5,000 Statutory Liability - \$5,000 Tax Audit - \$5,000
<b>Jurisdiction</b>	Australian and New Zealand.	Australia and New Zealand.

Section	Management Liability Gold	Management Liability Platinum
<b>Territorial Limits</b>	Worldwide.	Worldwide.
<b>Exclusions</b>	As per DUAL Australia Management Liability Wording 1117.	As per DUAL Australia Management Liability Wording 1117.

## Sub Limits

Section	Management Liability Gold	Management Liability Platinum
Insuring Clause 1.2 (b) Entity Cover	POLICY LIMIT	POLICY LIMIT
Insuring Clause 1.2 (c) Employment Practices Breach	\$250,000	POLICY LIMIT
Insuring Clause: Crime	\$250,000	\$500,000
Insuring Clause: Tax Audit Costs	\$50,000	\$100,000
Official Investigations and Inquiries	POLICY LIMIT	POLICY LIMIT
Occupational Health & Safety Defence Costs	\$500,000	\$1,000,000
Statutory Liability	\$250,000	\$250,000
Pollution Cover	\$500,000	\$1,000,000
Emergency Defence Costs	10% OF LIMIT	10% OF LIMIT
Employment Superannuation Scheme	POLICY LIMIT	POLICY LIMIT
Automatic Reinstatement for Insured Persons	POLICY LIMIT	POLICY LIMIT
Directors' Tax Penalties	\$50,000	\$100,000
Identity Theft Expenses	\$50,000	\$25,000
Deprivation of Assets	\$25,000	\$10,000
Extradition Costs	\$25,000	\$10,000
Bail & Civil Bond Expenses	\$50,000	\$25,000
Crisis Containment	\$50,000	\$100,000
Public Relations	\$50,000	\$100,000

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Section	Management Liability Gold	Management Liability Platinum
Court Attendance	\$50,000	\$10,000
Third Party Discrimination and Sexual Harassment	\$50,000	\$10,000
Crime Investigation Fees	\$25,000	\$25,000
Copyright Defence Costs	\$25,000	\$25,000
Whistleblower Hotline	Included	Included
Cyber Risks Optional Extension (no longer available for selection)	\$100,000	\$100,000