



ACCIDENT & HEALTH

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 & Poors Rating.
- Accident and Health claims (ex Sport) 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 mishap happen.
- 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.

DUAL Australia is a leading specialty lines underwriting agency which underwrites exclusively on behalf of certain underwriters at Lloyds.

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 Occupational Therapist overview on claims, reducing time on claim



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 Lloyds
- Takeover Provisions included
- Rehabilitation cover

Please contact your local DUAL office or Client Engagement Specialist for more information on our products or to obtain a quote

Our Appetite

- ✓ White, grey & blue collar workers
- ✓ Manufacturing
- ✓ Mining & resources
- ✓ Construction & Engineering
- ✓ Manual Labour, non specific
- ✓ Boat builders & divers
- ✓ Marine Pilots

- ✗ Labour Hire
- ✗ Cycling
- ✗ Professional sport
- ✗ Coal Mining
- ✗ Transport

Specialist Products

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