



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, Sporting Associations and Industry 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 Appetite

Preferred Risks:

- Charity / benevolent
- Industry associations
- Not for profit organisations
- 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 Cover
- Trustee Cover
- Crime Cover
- Taxation Investigation Costs

Extensions:

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

Client Profile

SME businesses with turnover up to \$100,000,000 through the WebRater. Above this contact your Underwriter.

Limits of Indemnity available:

\$10,000,000

Features of Cover



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.

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
- Fraud Investigation Costs
- Emergency Defence Costs
- Tax Audit Costs
- OH&S Defence Costs
- Automatic Reinstatement (PI only)
- Defamation
- Fraud and Dishonesty
- Loss of Documents
- Trade Practices and Related Legislation

*Please contact
your local
Underwriter
for more
information*

Proven Claims Experience

AL Claims Example 1

Profile: Not for Profit Club

Background: A claim was made for the loss of \$220,000 worth of alcohol and stock 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.

Response: It was determined that clause 2.2(e) 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.

AL Claims Example 2

Profile: 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 had made allegations against the Night Supervisor at the Not for Profit youth club that he had inappropriately touched her and that he regularly made abusive and sexually explicit comments towards her. The employee further alleged that as a result, she has suffered depression and now unable to re enter the workforce due to her mental distress.

Response: It was determined that clause 2.2(c) 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.