



MANAGEMENT LIABILITY PRODUCT SUITE PROFILE

What is Management Liability & who should buy it?

Management Liability is a tailored insurance offering that provides cover to Senior Management and the Company for the decisions and responsibilities involved in running a business.

Key Elements of Cover:

- » Directors & Officers Liability
- » Company Reimbursement
- » Employment Practices Liability (EPL)
- » Crime
- » Tax Audit
- » Statutory Liability
- » Occupational Health & Safety Defence Costs
- » Trustee Liability
- » Whistleblower Cover

DUAL's Management Liability Product Suite

is made up of three offerings targeted towards the SME market.

1. **Management Liability Platinum** is DUAL's original Management Liability offering and is aimed towards SME clients with up to \$50M turnover and 200 staff.
2. **Management Liability Gold** is designed for the micro SME market, consisting of clients with up to \$5M turnover and 100 staff.
3. **Management Liability Sole Traders & Partnerships** is specifically tailored to the needs of Sole Trader and Partnership business structures with up to \$5M turnover and 100 staff.



Management Liability Platinum

Private SME companies

- ✓ Up to 50M turnover
- ✓ Up to 200 staff
- ✓ 1M - 5M limits
- ✓ Pricing from \$1,256++

Based on DUAL Australia Management Liability Wording

Management Liability Gold

Private Micro SME companies

- ✓ Up to 5M turnover
- ✓ Up to 100 staff
- ✓ 100K - 2M limits
- ✓ Pricing from \$370++

Based on DUAL Australia Management Liability Wording with certain sections sublimited via endorsement

ML Sole Traders & Partnerships

Sole Trader & Partnership business structures

- ✓ Up to 5M turnover
- ✓ Up to 100 staff
- ✓ 100K - 2M limits
- ✓ Pricing from \$370++

Based on the DUAL Australia Sole Traders and Partnerships Management Liability Wording

Ease of Transaction



All three Management Liability offerings are available on the DUAL WebRater. The WebRater is a full policy lifecycle online platform, which allows brokers to obtain instant Management Liability* quotations and bindings 24 hours a day, 365 days a year. We only require four pieces of information in order to provide a quote:

1. Turnover
2. Staff Numbers
3. Industry
4. Years of Operation

*Selected industries are excluded from the WebRater and will require manual underwriting through the branch. For a list of excluded industries from the WebRater, please contact your local DUAL Underwriter.

DUAL Evolution



For larger clients looking for ML cover, DUAL has an Evolution offering which provides separate limits for D&O, EPL, Tax Audit, Statutory Liability and Crime. For further details on this offering, please contact your local DUAL Underwriter.

Further Questions?

For further details on our Management Liability product suite, please contact your local DUAL Underwriter.

