



DUAL WEBRATER PROFILE

What is it?

The DUAL WebRater is a full policy life cycle online platform, which allows brokers to obtain instant quotations and bindings 24 hours a day, 365 days a year.

DUAL transacts 30,000 policies each year on the WebRater, with over \$130,000,000 GWP has been transacted since 2010.

Why should you use the WebRater

- 1. Broad product range** quotations for 13 different products now available online.
- 2. Competitive pricing** DUAL's most competitive pricing on WebRater risks
- 3. Broad appetite** instant quotations for a broad range of SME businesses
- 4. Full policy life cycle** 2 minutes to quote and bind online and obtain instant policy documents
- 5. Dedicated service** our national SME team is dedicated to servicing this business

What does it provide?

The WebRater is available for:

- Management Liability Platinum, Management Liability Gold and Management Liability Sole Traders & Partnerships
- Resource Liability
- Cyber Platinum and Cyber Gold
- Individual Personal Accident
- Voluntary Workers
- Over 65s Individual Personal Accident
- Association Liability
- Corporate Travel
- Information Technology
- Professional Indemnity

*Create a quote
and bind a policy
in less than 2
minutes!*

Watch our simple training videos for a demonstration on how to use the WebRater

This document is only intended to be a summary of the highlights of the cover available. We encourage you to read the full Policy wording for a full description of the terms and conditions. This Policy Summary does not form part of the policy terms and conditions.

SYDNEY | MELBOURNE | PERTH | BRISBANE

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DUAL Australia Pty Limited Part of the DUAL International Group Registered in Australia under ABN No. 16 107 553 257

Did You Know?

- The WebRater is designed to improve broker margins on SME business.
- Brokers can choose a common renewal date on the WebRater.
- On renewal, if your clients information has changed you can amend the information in the WebRater and obtain a revised quote.
- Brokers can net or reduce their commission on the WebRater.
- 40,000 new indications are generated out of the webrater each year with a 25% strike rate.
- Our SME team answers over 80 WebRater enquiries a day.

Management Liability

1. **Platinum:** All industries with turnover <\$50,000,000 and 200 staff with comprehensive cover and high sub-limits.
2. **Gold:** All industries with turnover <\$5,000,000 and 100 staff with pricing from \$370 and limits up to \$2,000,000.
3. **Sole Traders and Partnerships:** Same limits and pricing as Management Liability Gold but specific to Sole Trader and Partnership structures.

The below occupations will be referred to one of our underwriters:

- Biomedical, Biotech or Scientific Research
- Finance and Mortgage Brokers
- Financial Planners and Stockbrokers
- Banks, Credit Unions, Financial Institutions or Insurance Companies
- Insurance Brokers, Agents or Underwriting Agencies
- Lawyers, Legal Services or Solicitors
- Marine
- Port Operators, Shipbuilding, Stevedoring or Other Marine Services
- Telecommunications

Cyber

1. **Platinum:** All industries with turnover <\$50,000,000 with cover up to the Full Limit.
2. **Gold:** All industries with turnover <\$5,000,000 with reduced cover for certain sections.

Individual Personal Accident

<\$250,000 Accidental Death and Disablement and \$3,500 Weekly Benefits for persons up to 64 years of age.

Voluntary Workers

Cover for organisations with <301 volunteers.

Over 65s Individual Personal Accident

<\$250,000 Accidental Death and Disablement and \$2,500 Weekly Benefits for persons aged 65 to 74 years.

Resource Liability

Resource and Mining Contractors and Exploration Companies with turnover <\$20,000,000.

Corporate Travel

All white collar travel with <251 Domestic & <81 International trips.

Our national SME team is dedicated to servicing our WebRater business and can assist you with any questions you have.

Please contact your underwriter for details.



Association Liability

All industries with turnover <\$100,000,000.

Information Technology

All professions with turnover <\$7,000,000.

Professional Indemnity

Industries listed below with revenue <\$2,000,000:

- Accountants
- Consultants
- Designers
- Engineers
- Real Estate
- Finance and Mortgage Brokers

Excluding the below professions which will be referred to one of our underwriters:

- Auditing of publicly listed companies
- Corporate Advisory
- Mergers and Acquisitions
- Insolvency, Receiverships or Liquidations of publicly listed companies
- Corporate Consultants
- Geological Consultants
- Mineral Industry Consultants
- Underground Utility Contractors