



ASSOCIATION LIABILITY

DUAL Australia is a specialty lines underwriting agency committed to delivering innovative insurance solutions for Australian businesses.

Established in 2004 with one office in Sydney DUAL have grown and expanded geographically and now have offices in Melbourne, Perth and Brisbane employing more than 90 people.

Our Global Strength

Our parent company DUAL International is the world's largest unaffiliated international underwriting agency and Lloyd's largest international coverholder. The group has 24 offices in 12 countries across Europe, Asia Pacific and the Americas, employing over 250 people and servicing over 3,400 local brokers and agents.

Claims Handling

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.

Tailoring to Clients Needs

Insuring Clauses

- Professional Indemnity
- Company / Association Cover
- Employment Practices Cover
- Trustee Cover
- Crime Cover (\$500,000)
- Taxation Investigation Costs

Extensions

- Automatic Reinstatement (Non-Exec)
- Committee Member cover
- Continuous Cover
- Discovery Period
- Heirs, Estates and Legal Representatives
- Investigation Costs - Directors (\$500,000)
- Investigation Costs - Association (\$250,000)
- New / Former Subsidiary
- Order of Payment
- Outside Directorship
- Pollution Defence Costs (\$250,000)
- Positive Defence Costs for Claims
- Public Relations Cover (\$100,000)
- Retirement Cover
- Advancement of Defence Costs
- Fraud Investigation Costs
- Emergency Defence Costs (10% of Indemnity Limit)
- Tax Audit Costs (\$100,000)
- OH&S Defence Costs (\$1,000,000)
- Automatic Reinstatement (PI only)
- Defamation
- Fraud and Dishonesty
- Loss of Documents (\$500,000)
- Trade Practices and Related Legislation