

The **DUAL** Approach



DUAL

Association Liability

DUAL recognises the Not for Profit segment as one of the fastest growing sectors yet the most underdeveloped from an insurance buying perspective.

- *Approximately 380,000 non-profit organisations are incorporated.*
- *About 35,000 non-profit organisations employ staff.*

Most 'Not for Profit' entities will have insuring in place to protect against bodily injury (public liability, workers compensation) or property damage (property insurance, motor fleet) but very few insure against the economic loss exposure.

Our priority is to provide a valued service to our clients, both in terms of responsiveness and ability to assess our client's requirements and provide a product tailored to them that is cost effective.

Customer Profile

- Chambers of Commerce
- Charities and other Benevolent
- Education / Universities
- Industry Associations
- Licensed Clubs
- Medical Associations
- Political Associations
- Professional Associations
- Religious and Community Organisations
- Sporting Associations
- Unions

Features of Cover

- Combined Professional Indemnity and Management Liability Policy
- Limits up to \$10M
- Minimum Excess \$1,000 (other than D&O – Nil)

Claims Approach

- DUAL Australia has appointed an independent claims manager, Proclaim Management Solutions Pty Ltd, to manage all incident notifications and claims for policies issued by DUAL Australia. Proclaim was set up in 1999 and specialises in Professional Lines claims utilising in-house lawyers with a commercial focus to provide superior service. In addition to this, DUAL Australia has also appointed a panel of external lawyers (with representation in every state) to assist on complicated claims matters.

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Tailoring to Client Needs

INSURING CLAUSES

- Directors & Officers
- Company / Entity Cover
- Employment Cover
- Trustee Cover
- Crime Cover
- Taxation Investigation

POLICY EXTENSIONS

- Automatic Reinstatement (non exec)
- Committee Member Cover
- Continuous Cover
- Discovery Period
- Heirs, Estates and Legal Representatives
- Investigation Costs (directors)
- Investigation Costs (entity)
- New / Former Subsidiary
- Occupational Health and Safety
- Order of Payment
- Outside Directorship
- Pollution Defence Costs
- Positive Defence Costs for Claims
- Public Relations Cover
- Retirement Cover
- Statutory Liability

PROFESSIONAL INDEMNITY EXTENSIONS

- Automatic Reinstatement
- Continuous Cover
- Defamation
- Fraud and Dishonesty
- Loss of Documents
- Trade Practices and Related Legislation

The DUAL Approach

DUAL specialises in developing tailored Management Liability solutions for each corporate structure as detailed below.

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|---|---|
| ● Publicly Listed Entities | DUAL Executive A high quality D&O Policy |
| ● Private Companies and Publicly Unlisted / For Profit Entities | DUAL Advantage Management Liability Policy |
| ● Not for Profit | DUAL Association Liability |

This document is only intended to be a summary of the highlights of the cover available. For full details, please refer to the actual policy wording.

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