

The DUAL Approach



Effective Date: 1st December 2009

DUAL

Information Technology

DUAL recognises the Information Technology sector is one of the fastest growing markets where both brokers and insureds are seeking sophisticated yet seamless insurance solutions. The DUAL Information Technology product has been tailored to the specific needs of this segment by offering a comprehensive combined Professional Indemnity and Public and Products Liability solution with separate limits and deductibles.

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

- Computer Consultants
- Hardware/Software Resellers
- Software Developers
- Hardware Manufacturers
- Internet Service Providers
- Web Hosting
- Internet Services
- Telecommunication Services
- Systems Integration
- Maintenance and Repair
- Data Processing
- Data Warehouse/Bureau Services
- Education and Training
- Facilities Management and Outsourcing
- IT Recruitment and Placement Services

Features of Cover

- Combined Professional Indemnity and Public and Products Liability Policy
- Limits of up to \$10m for Professional Indemnity and \$20m for Public and Products Liability
- Costs exclusive limits and deductibles
- Ability to include incidental non-IT activities
- Fraud and Dishonesty
- Former Principals
- Consultants, Subcontractors and Agents
- Lost Data
- Run-off Cover for Entity or Subsidiary
- Joint Venture Liability
- Defamation
- Intellectual Property
- Attendance at Inquiries
- Court Attendance Costs
- Public Relations
- Heirs, Estates and Legal Representatives
- Trade Practices and Related Legislation
- Defence Costs for Breach of Contract
- Licensee Intellectual Property Rights
- Newly Created or Acquired Entity or Subsidiary
- Claim Avoidance and Fee Recovery
- Care, Custody and Control
- Continuous Cover **NEW**
- Emergency Defence Costs **NEW**
- Statutory Liability **NEW**
- EPL (Section A only) **NEW**
- Reinstatement of Indemnity Limit (Section A only) **NEW**
- Fidelity **NEW**
- Previous Business **NEW**
- Tenants Liability (Section B only) **NEW**
- Full Retroactive Cover **NEW**
- No Bodily Injury or Property Damage Exclusion

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Optional Extensions

- USA and Canada Cover (Section A & B)
- Consultants, Subcontractors and Agents (Section B only)
- EPL *sub limit* \$500,000 (Section A only)

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.

For all other Corporate risks

- DUAL Australia underwrites exclusively on behalf of certain underwriters at Lloyd's (Arch Syndicate 2012).
- Lloyd's of London is an APRA regulated insurer.
- Financial strength ratings from Fitch "A+" (Strong); Standard & Poor's "A+" (Strong); and A.M. Best's "A" (Excellent).

About Lloyd's

- Since the late seventeenth century, the name Lloyd's has been synonymous with insurance.
- Many of the world's leading underwriters are based at Lloyd's.
- The market is internationally renowned and has an impeccable claims record.
- In Australia, Lloyd's is proud to be a member of the Insurance Council of Australia, and strives to comply with the agreement we have made under the General Insurance Code of Practice.

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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