

The DUAL Approach



Effective Date: 1st December 2009

DUAL

P r o f e s s i o n a l

PROFESSIONAL INDEMNITY

Features of Cover

Financial Consultants

Accountants

Design & Engineering

Financial Planners

Consultants

Real Estate

Features of Cover	Real Estate	Consultants	Financial Planners	Design & Engineering	Accountants	Financial Consultants
Limits up to \$10M	●	●	●	●	●	●
Minimum excess starting from \$1,000 (certain industries)	●	●	●	●	●	●
Tailored Industry Wordings	●	●	●	●	●	●
On-line Capability	●	●	●	●	●	●
Fraud and Dishonesty	●	●	●	●	●	●
Former Principals	●	●	●	●	●	●
Consultants, Subcontractors and Agents	●	●	●	●	●	●
Loss of Documents	●	●	●	●	●	●
Run-off Cover for Entity or Subsidiary	●	●	●	●	●	●
Defamation	●	●	●	●	●	●
Fidelity	●	●	●	●	●	●
Intellectual Property	●	●	●	●	●	●
Joint Venture Liability	●	●	●	●	●	●
Reinstatement of Indemnity Limit	●	●	●	●	●	●
Attendance at Inquiries	●	●	●	●	●	●
Court Attendance Costs	●	●	●	●	●	●
Public Relations	●	●	●	●	●	●
Heirs, Estates and Legal Representatives	●	●	●	●	●	●
Continuous Cover NEW	●	●	●	●	●	●
Defence Costs in Addition NEW	●	●	●	●	●	●
Emergency Defence Costs NEW	●	●	●	●	●	●
Statutory Liability NEW	●	●	●	●	●	●
Previous Business NEW	●	●	●	●	●	●
Full Retroactive Cover NEW	●	●	●	●	●	●
Bodily Injury / Property Damage NEW	●	●	●	●	●	●

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.

Optional Extensions

- EPL (sub limit \$500,000)

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CORPORATE



DUAL Australia has been operating in the Professional Lines marketplace since 2004 and in this time has cumulative premium income of \$100M with over 10,000 policy holders. The focus to date has been on the small to mid-market, however with this foundation now set, DUAL is looking to expand its offering in the Corporate segment.

DUAL Australia is the local subsidiary of DUAL International, a global specialist Professional Lines underwriting agency that recently celebrated its 10th anniversary. DUAL has offices in Spain, Italy, Germany, UK and Hong Kong. DUAL Australia employs 36 staff with offices in Sydney, Melbourne, Perth and Brisbane.

As part of this development, DUAL has recruited a team of 9 underwriters with extensive experience in servicing the Corporate segment.

Our capacity is available to Corporate clients for the following products:

- D&O
- Professional Indemnity
- Financial Institutions
- Information Technology
- Crime

For ASX 100 risks - ARCH CAPITAL*

Arch Capital Group Limited (ACGL), a Bermuda-based public limited company with over US \$4.4 billion in capital at 30 September 2009, writes insurance and reinsurance on a worldwide basis through its operations in Bermuda, the United States, Europe and Canada. Its subsidiaries provide a full range of property and casualty insurance and reinsurance products, with a focus on specialty lines of business.

For the 9 months ended 30 September 2009, ACGL reported gross and net written premiums of US \$2.87 billion and US \$2.24 billion respectively, net income available to shareholders of US \$297 million and a combined ratio of 88%.

*This capacity is only available for clients that fall within the DOFI exemption.



In uncertain times you can rely on DUAL

In these times of global economic uncertainty and a difficult insurance marketplace, your clients are looking for reassurance that their risks are covered by an insurance company with the financial stability to honour its claims obligations.

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 intended to be a summary only. If you require further details please contact your local DUAL Underwriter.

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