

DUAL

#### **MINING & RESOURCING LIABILITY PROFILE**

## **DUAL's Coverage**

DUAL Australia is a leading specialty lines underwriting agency which underwrites exclusively on behalf of certain underwriters at Lloyd's. We are pleased to provide a Public & Products Liability offering for the mining, oil, gas and resource sectors. Our offering includes:

- Competitive Pricing and Excesses: premiums starting at \$1,155++ and worker to worker excesses starting at \$10,000
- Full client centric online quote & bind platform, WebRater.
- **Local Representation:** we have dedicated underwriters in each of our branches
- **Broad Occupation Appetite:** including offshore oil rigs and underground activities
- High Indemnity Limits: up to \$20M

#### **Key Automatic Extensions**

- Cross Liabilities
- Consultants, Sub-contractors and Agents
- Joint Venture Liability
- Estates and Legal Representatives
- Attendance at Investigations
- Property in Care, Custody and Control
- Landlord's Liability

## Occupation Appetite

#### Some of our typical clients include:

- Drilling Contractors
- Blasting Contractors
- Plant & Equipment Hire
- Mine Manager / Supervisor
- Engineering Services
- Diesel Fitters / Mechanics
- Mining Consultants (non-manual)
- Electrical Contractor
- Boilermakers

### **Further Questions?**

For further details on Mining & Resource Liability, please contact your local DUAL Underwriter.

#### SYDNEY | MELBOURNE | PERTH | BRISBANE

Tel: 1300 769 772 www.dualaustralia.com.au

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# Why DUAL?

## 1. Uninsured exposure specialists

DUAL's Mining & Resource Liability product has been designed specifically to provide comprehensive coverage and a broad underwriting appetite for SMEs.

**Proven Claims Experience** 

#### 2. Simple delivery

DUAL's Mining & Resource Liability product is available through the WebRater with quotes available with limited underwriting questions for Contractors up to \$10,000,000 in revenue & Exploration Companies up to \$20,000,000 in revenue. DUAL can also provide tailored solution from our dedicated branch underwriters.

#### 3. Claims expertise

Our dedicated in-house 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, to ensure our Insureds get the best possible outcomes.

#### 

- ♦ \$6M turnover
- Manufacturing / Supply of mining related products

#### Background

An Insured's employee was unloading stock with a forklift when they accidentally hit another company's transport truck causing damage to the roof.

#### Outcome

DUAL granted indemnity for the repair costs.

#### Payment: \$23,000

- ♦ 10 staff
- ♦ \$4M turnover
- Orilling contractor

#### Background

A labour hire worker was injured after another worker drove a forklift into the beam he was welding on. The worker was welding at the Insured's worksite.

#### Outcome

DUAL granted indemnity to the Insured and appointed a panel law firm to assist with its defence.

#### **Payment:**

\$200,000 in settlement \$15,000 in defence costs



#### **Need more information?**

please contact your local underwriter

The claims examples contained in this fact sheet is meant as a hypothetical guide only. DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Australian Financial Complaints Authority (AFCA) for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice.