



# General Liability Profile



## DUAL's Coverage

DUAL's Liability policy provides cover for the Insured for damage to someone else's property or for injury to another person, as a result of the Insured's business activities or products for which the Insured may be legally liable. Our policy can pay for the costs of defending these claims in court, plus any settlements or damages that might be awarded against the Insured.

## DUAL's Appetite

### Competitive Pricing

Premiums starting at \$385 plus charges.

### NEW Key Automatic Extensions

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

### Panel Counsel:

1 hour of free legal advice for each enquiry relating to the risks insured by the Policy

### Indemnity Limits up to \$20,000,000

Any one Occurrence, and in the aggregate for Products Liability.

## Occupation Appetite

### Some of our typical clients include:

- Design
- Accountants
- Consultants
- Real Estate
- Financial Consultants
- Stockbrokers
- Public Relations & Media
- Legal
- Insurance

## Further Questions?

For further details on General Liability, please contact your local DUAL Underwriter.

# Why DUAL?

## 1. Uninsured exposure specialists

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

## 2. Simple delivery

DUAL's General Liability product is available through the WebRater, with indications obtained with minimal questions for Insureds with up to \$2,000,000 in revenue. Alternatively, DUAL can provide tailored solutions 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 Insured's get the best possible outcomes.

## Proven Claims Experience

### Marketing Consultancy Company

- = 7 staff
- = \$900K turnover

### Background

A client visiting the Insured's premises slipped and fell, suffering serious injuries to her neck and back.

The client initiated legal proceedings for the costs of medical treatment and to recover damages for pain and suffering.

### Outcome

The Policy was triggered and responded to the claim.

**Payment:** \$126,000 less the \$1,000 deductible.

### IT Managed Service Provider

- = 13 staff
- = \$1.6M turnover

### Background

The Insured facilitated and supplied printers to its client. It was alleged that a fire which originated from the power supply unit caused significant property damage.

### Outcome

The client initiated legal proceedings for the costs of repair and rectification of the property damaged.

**Payment:** \$413,000 less the \$5,000 deductible.



**Need more information?**

please contact your local underwriter