



## MANAGEMENT LIABILITY PRODUCT SUITE PROFILE

# What is

## Management Liability and who should buy it?

Management Liability is a tailored insurance offering that provides cover to Senior Management and the Company for the decisions and responsibilities involved in running a business.

### Key Elements of Cover

- Directors & Officers Liability
- Company Reimbursement
- Employment Practices Liability (EPL)
- Crime
- Tax Audit
- Statutory Liability
- Occupational Health & Safety Defence Costs
- Trustee Liability
- Whistleblower Cover

## DUAL's Product Suite

DUAL's Management Liability Product Suite is made up of three offerings targeted towards the SME market.



### Management Liability Platinum

is DUAL's original Management Liability offering and is aimed towards SME clients with up to \$50M turnover and 200 staff.



### Management Liability Gold

is designed for the micro SME market, consisting of clients with up to \$5M turnover and 100 staff.



### Management Liability Sole Traders & Partnerships

is specifically tailored to the needs of Sole Trader and Partnership business structures with up to \$5M turnover and 100 staff.

SYDNEY | MELBOURNE | PERTH | BRISBANE

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## MANAGEMENT LIABILITY PLATINUM

Private SME companies

- ✓ Up to 50M turnover
- ✓ Up to 200 staff
- ✓ 1M - 5M limits

Based on DUAL Australia Management Liability Wording

## MANAGEMENT LIABILITY GOLD

Private Micro SME companies

- ✓ Up to 5M turnover
- ✓ Up to 100 staff
- ✓ 100k - 2M limits

Based on DUAL Australia Management Liability Wording with certain sections sublimited via endorsements

## ML SOLE TRADERS AND PARTNERSHIPS

Sole Traders and Partnership business structure

- ✓ Up to 5M turnover
- ✓ Up to 100 staff
- ✓ 100k - 2M limits

Based on DUAL Australia Sole Traders and Partnership Management Liability Wording

Contact your local DUAL underwriter for Pricing

## Ease of Transaction

All three Management Liability offerings are available on the DUAL WebRater. The WebRater is a full policy lifecycle online platform, which allows brokers to obtain instant Management Liability\* quotations and bindings 24 hours a day, 365 days a year.

**We only require four pieces of information in order to provide a quote:**

1. Turnover
2. Staff Numbers
3. Industry
4. Years of Operation

\*Selected industries are excluded from the WebRater and will require manual underwriting through the branch. For a list of excluded industries from the WebRater, please contact your local DUAL Underwriter.

## DUAL Evolution

For larger clients looking for ML cover, DUAL has an Evolution offering which provides separate limits for D&O, EPL, Tax Audit, Statutory Liability and Crime. For further details on this offering, please contact your local DUAL Underwriter.



## Further Questions

For further details on our Management Liability product suite, please contact your local DUAL Underwriter.