



# Specialty Liability appetite



## Specialty Commercial Liability

DUAL provides comprehensive Broadform General & Products Liability Insurance for a diverse range of occupations, with annual turnovers up to A\$250 million. Our broad wording coverage offers a range of valuable benefits, which can be further tailored to meet the unique needs of individual businesses or industries, ensuring a customized solution that addresses specific risk exposures.

Our experienced senior liability underwriting team will take the time to understand the unique business needs and are available to offer tailored solutions for your client needs.

Risk appetite	Risk appetite	Outside of appetite
<ul style="list-style-type: none"> <li>• Construction sub trades such as: site preparation, earthmoving, asphalters, concreters, formwork, plastering, carpentry, paving/tiling, painting &amp; decorating, office fit outs, landscaping, fencing, sign writers &amp; installation, window/door installation</li> <li>• Manufacturing, import, wholesale and distribution including but not limited to:               <ul style="list-style-type: none"> <li>- Food and beverage</li> <li>- Small goods</li> <li>- Textiles and clothing,</li> <li>- Cosmetic</li> <li>- Plastics,</li> <li>- Building materials</li> <li>- Caravan and trailer</li> <li>- Construction, mining earthmoving and material handling, plant and equipment</li> <li>- Vehicle, bus &amp; truck conversion/ modification</li> </ul> </li> <li>• Diesel mechanics</li> <li>• Elevator or escalator</li> </ul>	<ul style="list-style-type: none"> <li>• Transport and logistics</li> <li>• Training and education organisations</li> <li>• Advertising and media publication</li> <li>• Property owners commercial and industrial</li> <li>• Unoccupied land/ vacant premises</li> <li>• Chemical risks excluding herbicide or insecticide</li> <li>• Explosive, storage and blasting,</li> <li>• Light and heavy engineering and fabrication operations,</li> <li>• Scientific, medical and precision equipment</li> <li>• Livestock sale/supply</li> <li>• Operational mining risks (open market)</li> <li>• Quarry</li> <li>• Light rail operations, manufacturing, repair, maintenance and servicing.</li> <li>• Tyres</li> <li>• Water transport services</li> <li>• Complex risks</li> <li>• Risks considered distressed</li> </ul>	<ul style="list-style-type: none"> <li>• Construction – one off and annual projects</li> <li>• Project managers construction</li> <li>• Scaffolders (excl mining)</li> <li>• Bush fire exposure</li> <li>• Shopping centres</li> <li>• Hotels, pubs, nightclubs.</li> <li>• Sports, leisure and entertainment</li> <li>• Caravan parks</li> <li>• Children’s products</li> <li>• Labour hire agencies</li> <li>• Roofers</li> <li>• Fire protection</li> <li>• Equine risks</li> <li>• Disability and aged care including out of school care, and youth groups</li> <li>• Plumbing</li> <li>• Sprinkler suppression systems</li> <li>• Religious organisations and place of worship</li> <li>• Crane operators</li> <li>• Security services</li> <li>• Waste industry</li> </ul>

# DUAL's specialty Broadform General & Products Liability offering

Our new General & Products Broadform Liability wording is tailored to the Australian market and provides the following features as standard:

- \$20 million capacity
- Target segments with revenues up to \$250 million
- Coronial Inquests, Royal commission, Inquiry \$250,000
- Claims preparation cost and expenses \$25,000
- Broad definition of insured, personal injury and property damage
- Property in care, custody and control - up to \$500,000 sub-limit, higher on request
- Territorial limit – worldwide other than North America
- Additional coverage options E&O, product recall expenses & USA export for selected risks
- Dedicated and experienced senior liability underwriters able to offer customised and tailored solutions for target risk sectors
- Claims management team in house and locally based
- Fully authorised capacity – underwritten by certain underwriters at Lloyds's

*\*This appetite is current as at 15 September 2024 and is subject to change. All acceptable appetite is subject to meeting underwriting criteria.*

## Underwriter key contacts



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## Helping you do more

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