



# Accident and health product profile

DUAL Australia is a leading specialty lines underwriting agency which underwrites exclusively on behalf of certain underwriters at Lloyd's.

## Accident and health cover is important

- Your clients have peace of mind knowing they're insured with an Australian company backed by the world's largest insurance market, Lloyd's of London with an A+(strong) S&P rating
- Accident and health (A&H) claims are handled by Corporate Services Network (CSN). CSN are a specialist third party claims handler with significant industry experience. They specialise in A&H products and work directly with DUAL to ensure all claims are handled in an expert manner
- DUAL will strive to provide a point of difference to help you and your client get the cover they need should any mishap occur
- While our products are superior, it's our team that makes the difference. Our underwriters across the country are here to assist you quickly and efficiently
- To find out whether our products are suitable for you, please review our Target Market Determination, which is available on our [website](#)

## Five reasons to do business with DUAL



Our specialised A&H team has over 100 years' combined



Our appetite is broad and flexible offerings are available



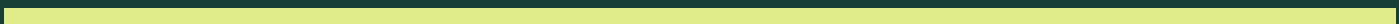
We partner with outstanding claims providers



We provide occupational therapist overview on claims, reducing time on claims



Our online offering provides best pricing, commission and instant binding





## Our risk appetite

- ✔ White, grey and blue collar workers
- ✔ Manufacturing
- ✔ Mining and resources
- ✔ Construction and engineering
- ✔ Manual labour (non-specific)
- ✔ Boat builders and divers
- ✘ Marine pilots
- ✘ Labour hire
- ✘ Cycling
- ✘ Professional sport
- ✘ Coal mining
- ✘ Transport

## Specialist products

- ✔ Enterprise bargaining agreements
- ✔ Marine pilots' loss of licence or certificate
- ✔ Maritime personal accident and medical expenses

## Why DUAL?

- Flexible and tailored cover specific to your clients' requirements
- Protection for your clients' workers
- Workers compensation top-up cover
- Enterprise bargaining agreement solutions including 100% of salary
- Tailored fly-in fly-out covers
- Quick turnaround times due to high local authority
- Local expertise in underwriting and claims
- Programs and schemes suitable for small and large groups
- Insurance you can trust, backed by Lloyd's
- Takeover provisions offered
- Rehabilitation cover included

## Questions?

For more information on our A&H protection, please contact your local DUAL underwriter.

## Helping you do more

Sydney | Melbourne | Perth | Brisbane

1300 769 772

[dualinsurance.com](https://dualinsurance.com)

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**DUAL**