



Group personal accident product profile

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

Group personal accident 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, which has an A+(strong) S&P rating.
- Accident and health (A&H) claims are handled by the Corporate Services Network (CSN). CSN are a specialist third-party claims handler with significant industry experience. They specialise in accident and health (A&H) products, and work directly with us to ensure all claims are handled in an expert manner.
- We 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](#).

5 reasons to do business with DUAL



Our specialised A&H team has over 100 years of combined experience



Our appetite is broad and flexible offerings are available



We partner with outstanding claims providers



We provide an occupational therapist overview, 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 group personal accident with 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 further details on our group personal accident protection, please contact your local DUAL underwriter.

Helping you do more

Sydney | Melbourne | Perth | Brisbane

1300 769 772

dualinsurance.com

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This document is only intended to be a summary of the highlights of the cover available. We encourage you to read the full policy wording for a full description of the terms and conditions. This policy summary does not form part of the policy terms and conditions.