



# General liability product profile

## DUAL's coverage

DUAL's liability policy provides cover for legal liability arising from third-party personal injury, property damage and advertising liability claims. 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

Key features of cover:

- New broadform wording
- Broad definitions of insured, property damage and personal injury
- Expanded products definition
- Advertising liability insuring clause
- Defence costs and supplementary payments insuring clause - \$250,000 sublimit for legal costs incurred by the insured at a coronial inquest, inquiries, Royal Commissions and/or government enquiries
- Claims preparation costs and expenses - \$25,000 sublimit
- Property in care, custody and control - \$250,000 with the option to increase
- Territorial limits - worldwide other than North America
- Professional duty write-back available for advice/service given without fee or monetary reward or medical service
- Panel counsel - 1 hour free legal advice
- Cross liability clause

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
- Trade services
- Financial consultants
- Stockbrokers
- Public relations and media
- Legal
- Insurance

We have over 200 occupations available via the WebRater. Our dedicated liability underwriting team can provide tailored solutions.

## Questions?

For further details on our general liability protection, please contact your local DUAL underwriter.

# Why DUAL?

## Uninsured exposure specialists

Our general liability product has been designed specifically to provide comprehensive coverage and a broad underwriting appetite for SMEs and larger corporations.

## Simple delivery

Our general liability product is available through the WebRater, with minimal questions required to obtain indications for insureds with up to \$3,000,000 in revenue. Alternatively, We can provide tailored solutions from our dedicated liability underwriting team.

## Claims expertise

Our dedicated in-house claims team includes qualified lawyers with over 40 years of experience.

Our claims officers are dedicated to managing your claim from initial notification right through to resolution. In addition, we use specialist law firms and consultants with significant expertise in niche areas, to ensure our insureds 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  
\$1.6 million 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.

# Helping you do more

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1300 769 772

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The claims examples contained in this fact sheet is meant as a hypothetical guide only. DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Australian Financial Complaints Authority (AFCA) for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice.

