



GENERAL LIABILITY APPETITE

Transaction Underwriting

DUAL's General and Products Liability offering provides a broad coverage for small and medium businesses across a wide range of risk industries, services and products.

In Appetite	Outside of Appetite
<p>Target Risk Industries within the medium market include but are not limited to:</p> <p>Manufacturing, Importing Exporting, Engineering, Wholesaling, Retailing &/or Property Owners.</p> <p>Typical occupations include and are not restricted to:</p> <p>Trade Services – Selected Sub Trades (excluding Construction/Civil works – One off &/ Annual Projects)</p> <ul style="list-style-type: none"> • Asphalters, Road & Footpath construction • Earthmoving, Excavation & Site Preparation (excluding civil works) • Bricklaying • Concreters and Concrete Cutting • Plastering, Ceiling, Carpentry, and the like services • Landscaping • Paving Tiling and Plastering • Glazing up to 10 metres • Painting & Decorating • Fencing contractors • Sign writers & Installation • Window door installation • Tree loppers (excluding transmission line and vegetation management and clearance work) <p>Manufacturing, Importing & Wholesaling</p> <ul style="list-style-type: none"> • Building materials • Caravans and Trailers • Construction, mining, earthmoving and material handling equipment • Light and Heavy Engineering 	<p>Non-preferred occupations include but not limited to:</p> <ul style="list-style-type: none"> • Construction / Civil works – One off & Annual Projects • Scaffolding/Formworks • Plumbing • Hospitality (Back Packers, Temporary Accommodation, Boarding Houses, and the like.) • Adventure Tourism / Leisure Activities • Community sports and recreational sports & Leisure • PlayCentres/Playgrounds / Trampolines / Inflatables • Security Services / Crowd Control • Labour Hire Agencies • Shopping centres • Disability Age Care including Retirement villages, Aged Care facilities, Disability, Day Care facilities, In Home Care (Aged &/or Disability providers) Out of School Care, Vacation Care & Youth groups • Equine Risks / Sporting association and Trail Riding • Structural Steel fabrication / Erection / installation • Roofers • Software Developers • Recycling depots • Energy Risks • Hotel, Taverns and licenced drinking establishments • Petroleum, Coal, Chemical and associated product manufacturing • Bush Fire exposure

In Appetite	Outside of Appetite
<ul style="list-style-type: none"> • Electrical and electronic equipment • Metal Products • Non-critical automotive components • Scientific, medical & precision equipment • Timber products <p>Mining</p> <ul style="list-style-type: none"> • Mining Contractors including: <ul style="list-style-type: none"> • SMP – Structural, Mechanical & Piping • E&I – Electrical & Instrumentation • Hydraulics • Plant & Machinery Hire & Maintenance • Drill Blast • Quarries <p>Professional, Scientific and Technical Services</p> <ul style="list-style-type: none"> • Architects • Accounts • Construction consultant excluding Project Management • Miscellaneous consultants and professions • Real Estate Agents • Various Administrative and Support services <p>Education & training services</p> <ul style="list-style-type: none"> • On-line Education • Registered training organisations • Research • Vocational Education <p>Art & Recreation services</p> <ul style="list-style-type: none"> • Film & video production • Music & theatre productions • Services to the arts <p>Property Owners – Values up to \$20m</p> <ul style="list-style-type: none"> • Commercial Property Owners • Vacant land and structures <p>Retail</p> <ul style="list-style-type: none"> • Market Stall holders • General retail 	