



MANAGEMENT LIABILITY OFFERING COMPARISON

DUAL offers a range of Management Liability insurance solutions to best suit your clients needs.

Section	Management Liability Gold	Management Liability Platinum
Launched	March 2018.	June 2007.
Cover Type	A policy designed for the micro SME market which provides comprehensive cover, with reduced limits and deductibles.	A Management Liability Policy with comprehensive cover and high sublimits.
Target Market	Micro SME clients with turnover less than \$5,000,000 and less than 100 staff.	SME clients with turnover up to \$50,000,000 and 200 staff. For larger clients, contact a DUAL Underwriter for a quotation under our DUAL Evolution offering.
Limits available	\$100,000 - \$2,000,000.	\$1,000,000 - \$5,000,000.
Pricing	Starting from \$396 plus charges for \$100,000 limit.	Starting from \$1,445 plus charges for \$1,000,000 limit.
Wording	This product is available on the WebRater under the DUAL Australia Management Liability Wording 11.20 v2. It provides the same cover as Management Liability Platinum except for certain sections which are sub-limited as per the schedule.	This product is available on the WebRater under the DUAL Australia Management Liability Wording 11.20 v2.
Deductibles	Dependent on industry, starting from: Entity/Company Reimbursement - \$1,000 EPL - \$2,500 Crime - \$5,000 Statutory Liability - \$2,500 Tax Audit - \$2,500	Dependent on industry, starting from: Entity/Company Reimbursement - \$1,000 EPL - \$5,000 Crime - \$10,000 Statutory Liability - \$5,000 Tax Audit - \$5,000
Jurisdiction	Worldwide excluding USA & Canada - Wording restricts Territorial cover for Crime & Statutory Liability sections of the policy to Australia & New Zealand.	Worldwide excluding USA & Canada - Wording restricts Territorial cover for Crime & Statutory Liability sections of the policy to Australia & New Zealand.
Territorial Limits	Refer to Schedule	Refer to Schedule
Exclusions	Refer to policy wording	Refer to policy wording

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Sub Limits		
Note: Sub-Limits vary depending on Indemnity Limit. For example, if an insured has a 100k Limit of Indemnity, then Clause 2.2(c) Employment Practices Liability sub-limit will be 100k.		
2.1 Cover for You	Indemnity Limit	Indemnity Limit
2.2 (a) Company Reimbursement	Indemnity Limit	Indemnity Limit
Insuring Clause 2.2 (b) Entity Cover	Indemnity Limit	Indemnity Limit
Insuring Clause 2.2 (c) Employment Practices Breach	\$250,000	Indemnity Limit
Insuring Clause 2.2 (d) Crime	\$250,000	\$500,000
Insuring Clause 2.2 (e) Tax Audit Costs	\$50,000	\$500,000
Allocation of Defence Costs	\$100,000	\$100,000
Automatic Reinstatement for Insured Persons	Indemnity Limit	Indemnity Limit
Bail and Civil Bond Expenses	\$50,000	\$250,000
Continuous Cover	Indemnity Limit	Indemnity Limit
Contractual Liability	\$50,000	\$100,000
Copyright Defence Costs	\$25,000	\$100,000
Court Attendance	\$1,000 per day	\$1,000 per day
Crime Investigation Fees	\$25,000 in addition	\$50,000 in addition
Crisis Containment	\$50,000	\$250,000
Critical Regulatory Event	\$50,000	\$150,000
Defence Costs for Claims – Direct Financial Loss	Indemnity Limit	Indemnity Limit
Deprivation of Assets	\$25,000	\$100,000
Directors' Tax Penalties	\$50,000	\$250,000
Discovery Period	Indemnity Limit	Indemnity Limit

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Extradition Costs	\$25,000	Indemnity Limit
Emergency Costs	Indemnity Limit	Indemnity Limit
Employment Superannuation Scheme	Indemnity Limit	Indemnity Limit
Former Subsidiaries	Indemnity Limit	Indemnity Limit
Identity Theft Expenses	\$50,000	\$250,000
New Subsidiaries	Indemnity Limit	Indemnity Limit
Occupational Health and Safety Defence Costs	\$500,000	Indemnity Limit
Official Investigations and Inquiries	Indemnity Limit	Indemnity Limit
Outside Directorship Cover	Indemnity Limit	Indemnity Limit
Pollution Cover	\$500,000	Indemnity Limit
Public Relations Expenses	\$50,000	\$100,000
Retirement Cover	Indemnity Limit	Indemnity Limit
Statutory Liability (Fines and Penalties)	\$250,000	\$1,000,000
Third Party Discrimination and Sexual Harassment	\$50,000	\$500,000
Triangulation Fraud	\$250,000	\$500,000
Unidentifiable Employees	\$250,000	\$500,000