



## ACCIDENT & HEALTH PRODUCT PROFILE

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

### It's Important:

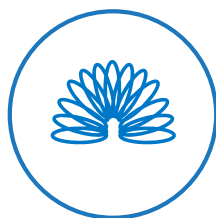
- Your clients have peace of mind knowing they are insured with an Australian company backed by the world's largest insurance market, Lloyd's of London with an A+(Strong) Standard & Poors Rating.
- Accident and Health claims are handled by Corporate Services Network (CSN). CSN are a specialist third 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.
- It's important your clients know DUAL will strive to provide a point of difference to help you and your client get the cover they need to have peace of mind should any mishap occur.
- While our products are superior, it's our team that makes a difference. Our underwriters across the country are here to assist you quickly and efficiently.
- For further information on 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:



1

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



2

**Our appetite is broad and flexible offerings are available**



3

**We partner with outstanding claims providers**



4

**We provide Occupational Therapist overview on claims, reducing time on claims**



5

**Our online offering provides best pricing, commission and instant binding**

## Our Appetite:

- ✓ White, Grey & Blue collar workers
- ✓ Manufacturing
- ✓ Mining & Resources
- ✓ Construction & Engineering
- ✓ Manual Labour (non specific)
- ✓ Boat Builders & 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 client's 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
- Programmes and schemes suitable for small and large groups
- Insurance you can trust, backed by Lloyd's
- Takeover provisions offered
- Rehabilitation cover included

**Please contact your local DUAL office or Client Engagement Specialist for more information on our products or to obtain a quote.**