

Financial Lines

Association Liability

Over 30
occupations
available

Including:

- Sports association
 - Charity association
 - Business administration association
 - Education association
 - Professional association
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Key features:

- Extended professional indemnity cover for civil liability
- Broadened crime cover
- Contractual liability defence costs cover

Cyber Insurance

Over 800
occupations
available

Including:

- Accountants
 - Real estate agent
 - Medical centre
 - Retailing or wholesaling businesses
 - Transport and logistics
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Key features:

- Business interruption
- Post-event consulting costs
- Botnetting and phreaking expenses

Information Technology

Over 40
occupations
available

Including:

- IT consultant
 - Software development consultant
 - Software sales
 - Reseller - hardware/ software
 - Application development
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Key features:

- Emergency costs extension now includes public relations costs and legal representation costs
- Panel counsel extension – one hour of free advice from our panel of solicitors regarding the risks covered by the policy

Financial Lines

Management Liability

Over **740** occupations available

Products:

- Platinum
- Gold
- Sole traders and partnership

Including:

- Cafe/restaurants
- Real estate agent
- Retailing or wholesaling business
- Farming

Key features:

- Statutory liability cover to include criminal penalties
- Extended continuous cover
- Panel counsel extension – one hour of free advice from our panel of solicitors regarding the risks covered by the policy

Professional Indemnity

Over **190** occupations available

Products:

- Accountants
- Consultants
- Design and engineering
- Financial consultants
- Real estate agents

Including:

- Real estate agents
- Management consultant
- Accountants
- Project manager

Key features:

- Compensatory penalties extension
- Reputational protection expenses

The WebRater

- Client centric platform
- 10 Products
- Over 1,000 searchable occupations
- Enhanced interface and user experience
- Individual logins
- Quote & bind multiple products in minutes
- Dedicated webrater team
- Helpful hints throughout all screens
- Improved referral and decline processes

Webrater Help Centre

A dedicated platform to help assist brokers with FAQs on:

- WebRater demonstrations
- How to sign up and log into WebRater
- Quoting and binding
- Renewing policies
- WebRater contacts

[Visit the WebRater Help Centre](#)

Liability

General Liability

Over **170**
occupations
available

Including:

- Management consultant
- Training consultant
- Business project management
- Business coaching
- Agricultural consultant

Key features:

- Broad definition of insured, personal injury and property damage
- Claims preparation cost and expenses

Resource Liability

Over **60**
occupations
available

Including:

- Diesel fitter/mechanic
- Project manager
- Mineral exploration
- Mining manager
- Mining contractors

Key features:

- For contractors up to \$10,000,000 in turnover and exploration companies up to \$20,000,000 in expenditure
- We can also provide tailored solution from our dedicated branch underwriters

Why DUAL?

- Provide simple solutions to complex insurance
- Innovative product offerings
- Dedicated transaction underwriting team for occupations that fall outside of WebRater
- DUAL school, providing brokers with educational material and videos
- Frequent webinars to help support our brokers
- Document library that hosts all our marketing material

Accident & Health

Corporate Travel

Over **720**
occupations
available

Including:

- Manufacturing businesses
- Retailing or wholesaling businesses
- Accountant
- Management consultants
- Property owner

Key features:

- Cover for up to 250 domestic and 80 overseas trips available on the webrater
- Two options of accidental death and disablement sum insured of up to \$250,000 and \$500,000

Individual Personal Accident

Over **730**
occupations
available

Including:

- Carpenter
- Builders
- Plumber
- Electrician
- Farming

Key features:

- Weekly benefits for injury and sickness
- Income assessment includes employee wages, superannuation, depreciation and other expenses

Voluntary Workers

Over **660**
occupations
available

Including:

- Health association
- Charity association
- Licensed clubs
- Culture association
- Sports association - unpaid amateur

Key features:

- Weekly injury benefit sums insured available up to \$1,500 per week payable up to 104 weeks
- Accidental death and disablement benefit sums insured available up to \$150,000

Helping you do more

Sydney | Melbourne | Perth | Brisbane

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