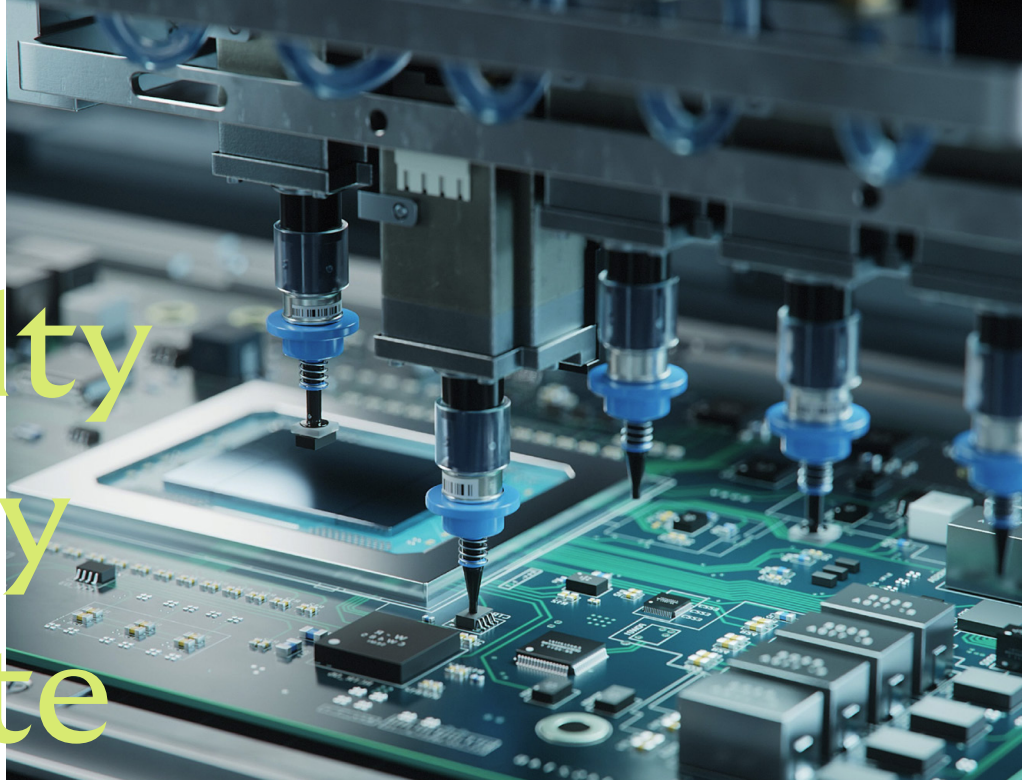




Specialty Liability appetite



Specialty Liability

DUAL provides comprehensive Broadform General & Products Liability Insurance for a diverse range of occupations, with annual turnovers up to A\$250 million. Our broadform wording coverage offers a range of valuable benefits, which can be further tailored to meet the unique needs of individual businesses or industries, ensuring a customized solution that addresses specific risk exposures.

The risk appetite outlined below provides a high-level overview. Some risks may fall outside of this scope. For a full understanding of our appetite, please refer to your local DUAL underwriter.

Preferred	Selective	Non-target
<ul style="list-style-type: none">✓ Advertising and media✓ Consultants✓ Cosmetics✓ Diesel mechanics✓ Distribution risks✓ Fitter and turner✓ Food and beverage✓ Furniture✓ Import and export risks✓ Machinery and equipment✓ Manufacturing – finished goods and component parts✓ Mining trades✓ Non-critical automotive parts✓ Professional services✓ Property owners - SME✓ Restaurants < 40% liquor revenue✓ Service and repair✓ Textiles and clothing✓ Training and education – excluding molestation✓ Vehicle/trailer modification	<ul style="list-style-type: none">✓ Chemical risks✓ Critical auto parts suppliers✓ Electricians with non cat exposures✓ Engineering and fabrication✓ Light rail – smaller contractors✓ Livestock sale and supply✓ Non-critical aviation parts✓ Project managers✓ Risks with loss frequency✓ Scientific and medical equipment – non invasive✓ Specialist trades – ex plumbing, welding, demolition✓ Transport and logistics, freight forwarders✓ Tyres – retail and distribution	<ul style="list-style-type: none">✗ Bars and nightclubs✗ Childcare and aged care✗ Children's products✗ Civil construction✗ Construction/Development companies✗ Critical aviation parts suppliers✗ Equine risks✗ Explosives and firearms✗ Fire protection/sprinkler systems✗ Labour hire companies✗ Pharmaceuticals✗ Plumbing✗ Roofing and welding✗ Scaffolding✗ Sports/high hazard leisure✗ Supermarkets/Retail✗ Waste industry

DUAL's specialty Broadform General & Products Liability offering

Our General & Products Broadform Liability wording is tailored to the Australian market and provides the following features as standard:

- Up to \$20 million limits available
- Target segments with revenues up to \$250 million
- Coronial Inquests, Royal commission, Inquiry costs and expenses sub-limit to \$250,000
- Claims preparation cost and expenses sub-limit \$25,000
- Broad definition of insured, personal injury and property damage
- Property in care, custody and control - sub-limit of \$250,000 available and up to \$500,000 for certain trades
- Broad territorial limits
- Additional coverage options available for E&O, product recall expenses & USA export for selected risks
- Dedicated and experienced underwriting resource willing to offer customised and tailored solutions for target risk sectors
- Expert claims management team in house and locally based
- Fully authorised capacity – underwritten by certain underwriters at Lloyd's

**This appetite is current as at 1 May 2025 and is subject to change. All acceptable appetite is subject to meeting underwriting criteria.*

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