



Management Liability product profile

What is Management Liability and who should buy it?

Management Liability (ML) is a tailored insurance offering that provides cover to senior management and the company for the decisions and responsibilities involved in running a business.

Key elements of cover

- Directors & Officers liability
- Company reimbursement
- Employment Practices Liability
- Crime
- Tax Audit
- Statutory Liability
- Occupational health and safety defence costs
- Trustee liability
- Whistleblower hotline access

DUAL's product suite

Our management liability product suite is made up of four offerings targeted towards the SME market.

Management Liability specialty

Our management liability offering aimed at private clients with up to \$150 million in turnover and 1,000 staff.

Private companies

- ✓ \$50 million to \$150 million turnover
- ✓ Up to 1,000 staff
- ✓ \$1 million to \$10 million limits

Based on DUAL Australia's Management Liability wording.

Transacted by your local DUAL specialty underwriter.

Management Liability platinum

Our original management liability offering aimed at SME clients with up to \$50 million in turnover and 200 staff.

Private SME companies and unlisted public companies

- ✓ Up to \$50 million turnover
- ✓ Up to 200 staff
- ✓ \$1 million to \$5 million limits

Based on DUAL Australia's Management Liability wording.

Management Liability gold

Designed for the micro SME market, consisting of clients with up to \$5 million in turnover and 100 staff.

Private micro SME companies

- ✓ Up to \$5 million turnover
- ✓ Up to 100 staff
- ✓ \$100,000 to \$2 million limits

Based on DUAL Australia's Management Liability wording, with certain sections sublimited via endorsements.

Management Liability Sole Traders and Partnerships

Specifically tailored to the needs of sole trader and partnership business structures with up to \$5 million in turnover and 100 staff.

Sole traders and partnership business structure

- ✓ Up to \$5 million turnover
- ✓ Up to 100 staff
- ✓ \$100,000 to \$2 million limits

Based on DUAL Australia's Sole Traders and Partnership Management Liability wording.

Ease of transaction

Our ML offerings are available on the DUAL WebRater apart from our ML specialty which is transacted by your local DUAL specialty underwriter. The WebRater is a full policy lifecycle online platform which allows brokers to obtain instant management liability* quotations and bindings 24 hours a day, 365 days a year.

We only require four pieces of information to provide a quote:

1. Turnover
2. Staff numbers
3. Industry
4. Years of operation

DUAL Evolution

For larger clients looking for ML cover, we have an evolution offering that provides separate limits for directors and officers, employment practices liability, tax audit, statutory liability and crime.

Questions?

For further details on our Management Liability product suite, please contact your local DUAL underwriter.

Helping you do more

Sydney | Melbourne | Perth | Brisbane

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*Selected industries are excluded from the WebRater and will require manual underwriting through the branch. For a list of excluded industries from the WebRater, please contact your local DUAL underwriter. This document is only intended to be a summary of the highlights of the cover available. We encourage you to read the full policy wording for a full description of the terms and conditions. This policy summary does not form part of the policy terms and conditions.

