

The **DUAL** Approach



DUAL

Information Technology

DUAL recognises the Information Technology sector is one of the fastest growing markets where both brokers and insureds are seeking sophisticated yet seamless insurance solutions. The DUAL Information Technology product has been tailored to the specific needs of this segment by offering a comprehensive combined Professional Indemnity and Public and Products Liability solution with separate limits and deductibles.

Our priority is to provide a valued service to our clients, both in terms of responsiveness and ability to assess our client's requirements and provide a product tailored to them that is cost effective.

Customer Profile

- Computer Consultants
- Hardware/Software Resellers
- Software Developers
- Hardware Manufacturers
- Internet Service Providers
- Web Hosting
- Internet Services
- Telecommunication Services
- Systems Integration
- Maintenance and Repair
- Data Processing
- Data Warehouse/Bureau Services
- Education and Training
- Facilities Management and Outsourcing
- IT Recruitment and Placement Services

Features of Cover

- Combined Professional Indemnity and Public and Products Liability Policy
- Limits of up to \$10m for Professional Indemnity and \$20 million for Public and Products Liability
- Costs exclusive limits and deductibles
- Ability to include incidental non-IT activities
- Fraud and Dishonesty
- Former Principals
- Consultants, Subcontractors and Agents (vicarious)
- Lost Data
- Run-off Cover for Entity or Subsidiary
- Joint Venture Liability
- Defamation
- Intellectual Property
- Attendance at Inquiries
- Court Attendance Costs
- Public Relations
- Heirs, Estates and Legal Representatives
- Trade Practices and Related Legislation
- Defence Costs for Breach of Contract
- Licensee Intellectual Property Rights
- Continuous Cover
- Newly Created or Acquired Entity or Subsidiary
- Claim Mitigation and Fee Recovery
- Care, Custody and Control

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Optional Extensions

- USA and Canada Cover
- Consultants, Subcontractors and Agents
- Reinstatement of Indemnity Limit

Claims Approach

- On behalf of Lumley General Insurance Limited (ABN: 24 000 036 279), DUAL Australia has appointed an independent claims manager, Proclaim Management Solutions Pty Ltd, to manage all incident notifications and claims for policies issued by DUAL Australia. Proclaim was set up in 1999 and specialises in Professional Lines claims utilising in-house lawyers with a commercial focus to provide superior service. In addition to this, DUAL Australia has also appointed a panel of external lawyers (with representation in every state) to assist on complicated claims matters.

Contacts

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This document is only intended to be a summary of the highlights of the cover available. For full details, please refer to the actual policy wording.

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