

DUAL



PRODUCT GUIDE



DUAL Commercial LLC is a leading Specialty Program Manager in the Property & Casualty Marketplace. At DUAL, our clients are the most important part of our business. With twelve core underwriting offices throughout the U.S. our experienced underwriting teams can respond to meet the needs of all of our clients.

Each underwriting hub has a wealth of experience and talent. Our seasoned teams apply their knowledge while providing comprehensive and innovative solutions to match the complex needs of today's market.

In our capacity of underwriting on behalf of partner carriers, we provide all underwriting, pricing, quoting and binding for our clients. The expertise of our underwriters is coupled with a technology focused business model. This allows us to provide an excellent level of service to both our clients and our underwriting partners.

# Corporate Overview

## DUAL Commercial

DUAL Commercial is a leading Specialty Program Administrator offering property & casualty products. DUAL Commercial is a part of the DUAL Group, which is the world's largest international underwriting agency and Lloyd's largest international coverholder.

DUAL Commercial currently has 12 underwriting offices throughout North America.

GWP projected at \$300m for 2015-2016 fiscal year.

## Specialized Programs & Entities:

Habitational (Real Estate)

Environmental

Contractors

DUAL Select

Flood

Specialty Perils

Professional Liability

Management Liability

Cyber

E&S Property\*

EIURS - Energy\*

## The DUAL Group

DUAL, the underwriting division of Hyperion Insurance Group, is the world's largest international MGA and Lloyd's largest international coverholder.

DUAL Group currently has 36 offices in 17 countries.

GWP projected at over \$800m for 2015-2016 fiscal year.

Revenue in Excess of \$100m.

## Hyperion Insurance Group

Hyperion is an international insurance group that consist of three key operating platforms: retail broking, wholesale broking and underwriting.

**Retail Broking:** Howden

**Wholesale Broking:** RKH Specialty

**Global Underwriting:** The DUAL Group

Hyperion Group transacts in excess of \$2bn GWP.

Hyperion has offices in 37 countries with over 3,500 employees worldwide.

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*\*This product is offered on a limited basis. Please contact [marketing@dualcommercial.com](mailto:marketing@dualcommercial.com) for more information.*

# Habitational

Commercial Package and Monoline Liability Coverage for Apartments, Condos, Co-Ops, Offices & Mercantile/Retail Type Exposures

## PROGRAM HIGHLIGHTS

**Carrier Rated "A+ XV" by A.M. Best**

**Both Admitted & Non-Admitted Paper**

## COVERAGE AREA

### Package & Monoline GL

New York, New Jersey & Pennsylvania

### Monoline GL Only

All States Except Alaska, Hawaii & Louisiana

### Package Only

California, Oregon & Washington

## LIMITS

### Property

\$25M Max TIV per Location

### Liability

\$1M/\$2M (\$2M/\$4M available)\*

## CONSTRUCTION & AGE

### All Construction Types

No Year Built Restriction

Properties Older than 35 Years Must Have Electrical, Plumbing, Roof and HVAC Updated and/or Maintained

Properties Older than 50 Years Must Have Electrical, Plumbing, Roof and HVAC Updated Within Last 25 Years

## ADDITIONAL COVERAGE

Hired & Non-Owned Auto

Equipment Breakdown

Sewer Backup

Lead Coverage\*\*

Crime

Directors & Officers Liability

Flood/Quake - Max \$500K to \$1M  
(*East Coast Only*)

Property Enhancement  
Endorsement

Employee Benefits Liability

## INELIGIBLE RISKS/ EXPOSURES

Aluminum Wiring

Assisted Living

Wood Shake Siding/Roofing

Risks Greater than 25% Subsidized Housing  
(*Not applicable in CA*)

Risks Greater than 25% Vacant

No Student Housing (Grad Student is Acceptable)

Vacant Buildings

Armed Security Guards

## SUBMISSION REQUIREMENTS

Acord Application

DUAL Supplemental

Loss Runs/Loss Summary

SOV in Excel (Package)

## UNDERWRITING CONTACTS

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\* West Coast Only | \*\* New York Only

# Environmental

Environmental Program Focusing on Environmental Contractors, Consultants, Environmental Facilities, Non-Environmental Contractors and Non-Environmental Facilities

## PROGRAM HIGHLIGHTS

**Nationwide Program**  
(Non-Admitted)

**Carrier is Rated “A XV” by A.M. Best**

**Limits \$10M per Occurrence / \$10M Aggregate**

**Umbrella (Follow Form) up to \$10M**

**Minimum Premium: \$2,500**

**Minimum Deductible:**  
**CGL: \$250**  
**All Other Lines: \$2,500**

## COVERAGE I

Commercial General Liability  
(Occurrence or Claims Made)

Pollution Liability  
(Occurrence or Claims Made)

Professional Liability  
(Claims Made)  
Separately or Combined

**Classifications:**  
Environmental Contractors  
Environmental Consultants, Engineers & Laboratories

## COVERAGE II

Stand-Alone Contractors Pollution Liability  
(Occurrence or Claims Made)

**Classifications:**  
Non-Environmental Contractors

## COVERAGE III

Commercial General Liability  
(Occurrence or Claims Made)

Site Pollution Liability  
(Claims Made)  
Separately or Combined

**Classifications:**  
Environmental Facilities, Manufacturers of Environmental Products

## COVERAGE IV

Stand-Alone Site Pollution Liability  
(Claims Made)

**Classifications:**  
Non-Environmental Facilities/Sites

## COVERAGE V

Following Form Excess Limits up to \$10M

Excess Over Primary

Package, Auto, Liability, Employers Liability

Supported or Unsupported

## SUBMISSION REQUIREMENTS

Acord Application

DUAL Supplemental

Loss Runs

## UNDERWRITING CONTACTS

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# Contractors

Contractors Program Designed for General Contractors and Artisan Contractors

## CONTRACTORS

### PROGRAM HIGHLIGHTS

**Non-Admitted in All States  
Except CA, CO, DE, NY & WV**

**CA - Restricted to Commercial  
Work Only**

**Carrier is Rated "A XIII" by A.M.  
Best**

**\$1M per Occurrence/\$2M  
Aggregate**

**Minimum Premium: \$5,000**

**Minimum Deductible: \$1,000**

### CLASSES OF BUSINESS

Over 100 Approved Contracting  
Classes

Commercial and Residential  
Contractors

### COVERAGE

Occurrence Form, ISO Coverage  
Part CG 00 01 (12/07) (4/13)  
edition date

**Broad coverage Available:**

Blanket Waiver of Subrogation,  
Per Job Aggregate, Primary, Non-  
Contributory Wording on Additional  
Insured Endorsements CG 2010 10  
01 and CG 20 37 10 01, CG 2037  
07 04 and CG2010 07 04 Available,  
Defense Outside the Limits

## ARTISAN CONTRACTORS

### PROGRAM HIGHLIGHTS

**Non-Admitted in All States Not  
Available in CO & NY**

**CA - Restricted to Commercial  
Work Only**

**Limits up to \$1M per  
Occurrence/\$2M Aggregate**

**Roofing Minimum Premium  
\$10,000 (\$10,000 Min Deductible)**

**Minimum Premium: \$2,500**

### CLASSES OF BUSINESS

Over 120 Approved Contracting  
Classes

Commercial and Residential  
Contractors

No Restriction of Number of Homes  
for Tract Developments

### COVERAGE

Occurrence Form, ISO Coverage  
Part CG 00 01 (12/07) (4/13)  
edition date

**Broad coverage Available:**

Blanket Waiver of Subrogation,  
Per Job Aggregate, Primary, Non-  
Contributory Wording on Additional  
Insured Endorsements CG 2010 10  
01 and CG 20 37 10 01, CG 2037  
07 04 and CG2010 07 04 Available,  
Defense Outside the Limits

## SUBMISSION REQUIREMENTS

Acord Applications  
Supplemental Application  
Loss Runs

## UNDERWRITING CONTACTS

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# DUAL Select

DUAL Select is specifically designed for small commercial accounts including General Contractors, Custom Homebuilders, Remodeling Contractors, Roofing Contractors, Artisan Contractors and a wide variety of Non-Contracting Classes

## PROGRAM HIGHLIGHTS

### All States Except CA, CO, DE, NY & WV

(Non-Contracting Classes Considered in CA & NY)

### Non-Admitted

Carrier is Rated "A XIII" by A.M. Best

Maximum Premium: \$30,000

## GENERAL CONTRACTORS

\$1,500 Min Premium  
Occurrence/\$1,000 Min Premium  
Claims Made

Custom Homebuilders, Remodeling  
and Commercial Construction

100% Subcontracting Permitted

Blanket A.I., Blanket WOS,  
CG2037, per Project Aggregate and  
Blanket P/NC Forms Available

Exterior Work Above 3 Stories  
Prohibited

## ARTISAN CONTRACTORS

\$500 Minimum Premium for All  
Classes Except \$2,000 for Roofing  
Accounts

Over 100 Eligible Classes  
(Plumbers, Tree Trimming & Appliance  
Installation Ineligible)

## NON-CONTRACTING CLASSES

\$500 Minimum Premium for All  
Classes

Most Classes Considered  
Including: Habitational, Mercantile,  
LRO and Hospitality

No Products Driven Accounts

## COVERAGE

### General Liability

Limits up to \$1,000,000 per  
Occurrence/\$2,000,000 Aggregate  
(Occurrence or Claims Made)

### Contents Coverage

(Must be Packaged with the GL)

\$200,000 Limit

Building Coverage is not Available

Minimum Premium: \$250

Wind Coverage Available in  
Coastal Areas if Masonry or Better  
Construction

Can Include Property Enhancement  
Endorsement for "BOP-Like"  
Coverage

Business Income Coverage  
Available

### Inland Marine

(Must be Packaged with the GL)

\$200,000 Limit

Minimum Premium: \$250

All Perils Excluding Flood and  
Quake

Contractor's Equipment, Installation  
Floaters, Miscellaneous Tools  
(\$2,000 Maximum)

## SUBMISSION REQUIREMENTS

Acord Applications

DUAL Supplemental

Loss Runs are Required for  
Accounts Generating \$5,000 or  
More in Premium

New Ventures Considered with  
Adequate Experience

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Online Rating Available

**DUAL**  
**SELECT** >>>  
CONTRACTORS GL

# Flood

Flood Division specifically designed for Residential, Commercial and Commercial Real Estate Buildings. Our programs include: NFIP, Private Primary Flood and Excess Flood

## PRODUCTS AVAILABLE

### NFIP

#### Private Primary Flood

**Earthquake & Landslide**  
(When Purchased with Flood)

## COVERAGES AVAILABLE

### Buildings

(Residential, Commercial & Condominiums)

### Contents

(Household or Business Contents)

### Loss of Income

(Net Business Income or Loss of Rents)

## NFIP

### Available in all 50 States

#### Limits of Liability

##### Building

Residential: \$250,000

Commercial: \$500,000

Other Residential: \$500,000

Condominium: \$250,000 x No. of Units

##### Contents

Residential: \$100,000

Commercial: \$500,000

##### Deductibles

Range \$1,250 to \$25,000

## PRIVATE PRIMARY FLOOD

### Nationwide Program

#### Limits of Liability

Building: \$500,000

*(higher limits available)*

Contents: \$500,000

Business Income: \$500,000

#### Eligible Properties

Primary & Secondary Residential

Commercial Properties

Apartments, Multi-Family

Condominiums

#### Minimum Deductibles

\$5,000 per occurrence for Buildings

\$5,000 per occurrence for Contents

#### Waiting Period

No waiting period in respect to loan closing

7 day waiting period for coastal (Tier 1 & 2) risks

14 day waiting period for inland risks

#### Program Benefits

Competitive with NFIP pricing

Replacement Cost coverage for building & contents

No Elevation Certificate (EC) is required but some locations may require EC to bind coverage

Ability to schedule multiple locations into one policy

Loss of income/loss of rents coverage  
Improvements & Betterments additional limits

Policy wording meets lender compliance

## EXCESS FLOOD

### Nationwide Program

#### Limits Available/Per Occurrence:

\$20 Million Over All Interest Per Risk - Additional Limits Available Upon Request  
(Building, Contents, Loss of Income)

\$20 Million Condo Building

\$10 Million Earthquake When Purchased with Excess Flood

## SUBMISSION REQUIREMENTS

Acord Applications

DUAL Supplemental

Loss Runs

## UNDERWRITING CONTACTS

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# Specialty Perils

Specialty Peril programs include: Wind, Hail, Flood & Quake Deductible Buy Down, Coastal All Risk & Wind, High Value Homeowners and Coastal Commercial Property

## PRODUCTS AVAILABLE

**Wind, Hail, Flood & Quake Deductible Buy Down**

**Coastal All Risk & Wind**

**High Value Homeowners**

## DEDUCTIBLE BUY-DOWN

**Available in all 50 States**

In-House Capacity of \$20 Million per Location all Interest (Building, Contents, Loss of Income)

Max Limit of Liability: \$1,000,000

Minimum Earned Premium Generally Fully Earned Unless Otherwise Agreed

Perils: Flood, Earthquake, Wind, Hail & All Risks

## COASTAL ALL RISK & WIND

All Risks or Wind Only Coverage for Coastal Properties Located from Maine to Texas

### **Coverage:**

Buildings

(Residential, Commercial, Condominiums)

Contents

(Household or Business Contents)

Loss of Income

(Net Business Income or Loss of Rent)

### **Limits Available/Per Occurrence:**

\$500,000 - \$10,000,000 Subject to Underwriting Guidelines, Construction Type and State

### **Construction Types:**

All Types - Wood Frame, Non-Combustible I or II, Joint Masonry/ Non-Combustible, Fire Resistive

## HIGH VALUE HOMEOWNERS

### **Nationwide Program**

All-Risk or Named Perils, Standalone Quake & Landslide Available

Up to \$50 Million any one location (Higher Limits Available)

Forms: HO3, HO4, HO5, H06, DP1, DP3

Full Replacement Cost on Dwelling and Contents, All Risk Contents, Extended Replacement Cost on Dwelling, Ordinance & Law, Water/ Sewer Back-up, Personal Injury, Identity Fraud, Increased Limits for Fine Art & Jewelry

Owner Occupied, Secondary, Tenant Occupied, Seasonal Dwellings, Vacant Dwellings, Trusts or LLCs

## COASTAL COMMERCIAL PROPERTY

Limits: Up to \$7,000,000 TIV

Type of Business: All risks excluding Flood and Quake, Wind / Hail only, DIC including stand alone Earthquake and Flood, Deductible Buy-downs, primary, excess and full valued limits

Occupancy: All types considered with no specified restrictions

## SUBMISSION REQUIREMENTS

Acord Applications

DUAL Supplemental

Loss Runs

## UNDERWRITING CONTACTS

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# Professional Liability

Professional Liability Program Focusing on Architects & Engineers, Miscellaneous E&O and Allied Health

## PROGRAM HIGHLIGHTS

### Nationwide Program

Carrier Rated "A XV" by A.M. Best

Limits (Primary and Excess)  
Up to \$5M per Occurrence/\$5M General Aggregate

Excess Available

## ARCHITECTS & ENGINEERS

Over 50 Approved A&E Classes

### Available Coverage

Professional Liability  
Combined Professional Liability & General Liability  
Professional Liability & Contractors Pollution Liability  
Combined Liability & Contractors Pollution Liability  
Claims Made Form

Minimum Premium: \$5,000

Minimum Deductible: \$5,000

### Highlights

Broad Professional Services Definition  
True Worldwide  
Up to 3 years ERP (on Design Prof form)  
50% Mediation Credit (on Design Prof form)  
No Mold, Asbestos or Pollution exclusions for Prof Services  
Supplemental Defendant Reimbursement  
Supplemental Disciplinary/Administrative Action  
60 Day Reporting

## ALLIED HEALTH

Over 80 Approved Allied Health Classes

### Coverage

Professional Liability  
Combined Professional Liability & General Liability  
Claims Made Form

Minimum Premium: \$3,500

Minimum Deductible: \$2,500

### Highlights

GL Available on Occurrence  
Coverage Available for Retirement Communities (Independent Living)  
Sexual Abuse & HIPAA Available  
Non-Owned Auto Available  
Up to 3 Years ERP  
60 Day Reporting

## MISCELLANEOUS E&O

Over 70 Approved E&O Classes

### Available Coverage

Professional Liability  
Combined Professional Liability & General Liability  
Claims Made Form

Minimum Premium: \$2,500

Minimum Deductible: \$2,500

### Highlights

Coverage for Wide Range of Classes, including Unique and Hard to Place Risks  
Worldwide Territory Available

## MISCELLANEOUS PROFESSIONAL LIABILITY

Broad Policy Form

Targeting Firms with Under \$10M in Revenue

### Coverage

Professional Liability  
Claims Made Form

Minimum Premium \$1,500

Minimum Deductible \$1,000

## SUBMISSION REQUIREMENTS

Application

Loss Runs

## UNDERWRITING CONTACTS

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# Management Liability

Management Liability Program Designed For Commercial Entities and Privately Held For-Profit Companies

## PROGRAM HIGHLIGHTS

**Carrier Rated AXV by A.M. Best  
Nationwide Program**

**Admitted Program**

**Shared/Separate Limits**

**\$5M per Coverage Part/\$10M  
Aggregate**

**Up to \$250M Total Assets**

**Up to 1500 Employee Count**

## DIRECTORS, OFFICERS, & COMPANY LIABILITY

IPO "Road-Show Coverage"  
Included

Coverage available for Private  
Placements except from the  
Securities Act of 1933

Guaranteed Quote for IPO

Definition of Loss includes Most  
Favorable Venue wording

Additional \$500,000 Side A  
Coverage if D&O limit is exhausted  
by a covered loss

Investigate Costs Coverage for  
"Bump-Up" Claims

Non-Rescindable Side A

Final Ajudication language for  
conduct exclusions

IVI Exclusions with derivative suits  
carve back

## EMPLOYMENT PRACTICES LIABILITY (EPL)

Third Party Coverage available (via  
endorsement)

Definition of Wrongful Act  
includes: wrongful dismissal or  
termination, employment related  
misrepresentation, employment  
related wrongful infliction of  
emotional distress, sexual or other  
unlawful harassment, wrongful  
deprivation of a career opportunity,  
retaliation against employees,  
failure to comply with employment  
policies and procedures.

Definition of Claim includes: a  
formal administrative or regulatory  
proceeding commenced by the  
EEOC, a request by claimant to toll  
or waive any statute of limitation.

Definition of Insured Person  
includes Independent Contractors.

Definition of Loss includes Most  
Favorable Venue wording; front pay  
and back pay Coverage

Carve back for retaliatory claims  
under federal and similar state acts  
such as FLSA, ERISA, WARN,  
COBRA, OSHA, etc.

Defense Cost Coverage Available  
for Wage Hour Claims

## FIDUCIARY LIABILITY

Sub-Limited Coverage for Voluntary  
Settlement Programs.

Definition of Claim includes a

formal or regulatory investigation  
such as a fact-finding investigation  
by the DOL, PBGC, or similar  
authority.

Definition of Loss includes civil  
penalties imposed for violation  
of the privacy provisions of the  
Health Insurance Portability and  
Accountability Act of 1996 or  
("HIPAA 1996)

Definition of Loss includes Most  
Favorable Venue wording.

## GENERAL TERMS & CONDITIONS

100% pre-set allocation for defense  
cost allocated to covered loss.

Optional duty to defend; Insured  
can assume defense with insurer  
consent.

No Hammer Clause / Settlement  
Provision

World Wide Coverage

90 Days Post Policy Extended  
Reporting Period.

Full Severability of the Application  
and of Exclusions

Domestic Partner Coverage  
Extension

## UNDERWRITING CONTACTS

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# Cyber

DUAL CYBERSECURITY provides both First and Third Party coverage across a broad spectrum of businesses. Our Small Business Program offers a comprehensive grant of coverage with a simple online application process

## PROGRAM HIGHLIGHTS

**Nationwide Program**

**Carrier Rated "A+ XV" by A.M. Best**

**Non-Admitted**

**Limits from \$100,000 to \$5,000,000**

**Minimum Premium: \$275**

**Specialized Claims Management**

**Claims Made Form**

**Retentions Start at \$1,000**  
(after Minimum Premium)

## AVAILABLE COVERAGE

Privacy Liability

Breach Notification

Media Liability

System Damage & Business Interruption

Regulatory Proceedings

Threats & Extortion

PCI Fines and Penalties

## ONLINE CAPABILITIES

Quote & Bind Availability

Electronic Signature Available

Instant Delivery of Quote & Policy Documents



## UNDERWRITING CONTACTS

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## CYBER THREAT STATISTICS



**1.5**

**MILLION**

Cyber Attacks  
per Year



**4,000**

**ATTACKS**

Every Day



**170**

**ATTACKS**

an Hour



**3**

**ATTACKS**

per Minute

# Excess & Surplus Property

Specialized Solutions for Difficult Non-Standard Property Risks

## PROGRAM HIGHLIGHTS

**Nationwide Program**

**Carrier Rated "A+ XV" by AM Best**

**Non-Admitted paper**

**Mono-line Property**

**Full Limit**

**Primary Policies Available**

**Minimum Premium: \$5,000**

**Minimum Deductible: \$2,500**

## LIMITS

\$25,000,000 per location and amount subject

\$100,000,000 TIV

Limitations apply for Catastrophe exposed business

Flood & Earthquake

Equipment Breakdown up to \$20,000,000

## TARGET CLASSES

Vacant Buildings

Builders Risk / Renovations

Commercial Real Estate

Condominiums

Rental Apartments

Mercantile

Light Manufacturing and Industrial

Hotel and Motel

## Can Consider:

Undervalued Properties

New Ventures

Accounts with Prior Losses

## INELIGIBLE RISKS & EXPOSURES

100% Subsidized Housing

Foundries with Blast Furnaces

Heavy Flammable and Chemical Exposures

Petroleum and Related Industries

Overhead transmission Lines

Pipelines

## SUBMISSION REQUIREMENTS

Accord Application

SOV in Excel for large schedules

Dual Supplemental Vacant Building Application

Dual Supplemental Habitational Application

Minimum 3 Years Currently Valued Loss Runs

## UNDERWRITING CONTACTS

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*This product is offered on a limited basis. Please contact [marketing@dualcommercial.com](mailto:marketing@dualcommercial.com) for more information.*

# Energy - EIURS

Energy, Industrial & Utility-Risk Solutions (EIURS), a division of DUAL Commercial LLC consists of underwriting veterans from the environmental, casualty and energy sectors who are considered leaders and innovators within the middle market sector

## PROGRAM HIGHLIGHTS

**Nationwide Program**

**Carrier is Rated "A+ XV" by A.M. Best**

**Liability Limits up to \$2M/\$4M/\$4M Primary**

**Excess Available up to \$15M**

## AVAILABLE COVERAGES

Primary General Liability

Contractors Pollution Liability

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Utilities

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## TARGET CLASSES

Contractors

Consultants

Manufacturers

Transportation and Distribution of Associated Products

## SUBMISSION REQUIREMENTS

Acord Application

Loss Information

Financials

Fleet Breakout

MEL Application if Applicable

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