



Making relationships count

Product Guide

North America



DUAL Commercial Overview

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 team has a wealth of experience and expertise. 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.

DUAL is an innovative market leader in the technology sector. DUAL offers sophisticated technology platforms and online rating capabilities to broker partners.



Corporate Overview

DUAL Commercial

DUAL Commercial is a leading Specialty Program Administrator offering Property & Casualty insurance 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 \$330M for 2016-2017 fiscal year.

Specialized Programs & Entities

Habitational
West Coast Habitational
E&S Property
Flood
Specialty Perils
DUAL Marine
Professional Liability
Environmental
Energy - EIURS*
Contractors
DUAL Select
Management Liability
Cyber

*This product is offered on a limited basis. Please contact marketing@dualcommercial.com for more information.

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 2016-2017 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.

Hyperion Group transacts in excess of \$4.5BN GWP.

Hyperion has offices in 39 countries with over 3,800 employees worldwide.

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

PROGRAM HIGHLIGHTS

Carrier A.M. Best Rating: "A+ XV"
Admitted & Non-Admitted Paper Available

COVERAGE AREA

Package & Monoline GL
California, New York, New Jersey, Oregon, Pennsylvania & Washington
Monoline GL Only
All States Except Alaska, Hawaii & Louisiana

LIMITS

Property
\$25M Max TIV per Location
Liability
\$1M/\$2M Per Occurrence/Aggregate (\$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 20 Years*

ADDITIONAL COVERAGE

Hired & Non-Owned Auto
Equipment Breakdown
Sewer Backup
Lead Coverage**
Crime
Directors & Officers Liability
Flood/Earthquake - Max \$1M Limit (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
Risks Greater than 25% Vacant
Student Housing (Graduate Students 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

Commercial Package and Monoline Liability Coverage for Apartments, Condos, Co-Ops, & Office Exposures

PROGRAM HIGHLIGHTS

Carrier A.M. Best Rating: "A+ XV"
Admitted & Non-Admitted Paper Available

COVERAGE AREA

Monoline GL Only
All States Except Alaska, Hawaii & Louisiana
Package Only
California, Oregon & Washington

LIMITS

Property
\$25M Max TIV per Location
Liability
\$1M/\$2M Per Occurrence/Aggregate (\$2M/\$4M available)**

CONSTRUCTION & AGE

All Construction Types
No Year Built Restriction
Properties Older than 50 Years Must Have Electrical, Plumbing, Roof and HVAC Updated Within Last 20 Years*

ADDITIONAL COVERAGE

Hired & Non-Owned Auto
Equipment Breakdown
Sewer Backup
Lead Coverage**
Crime
Property Enhancement Endorsement
Employee Benefits Liability
Stop-Gap

INELIGIBLE RISKS/EXPOSURES

Aluminum Wiring
Assisted Living
Risks Greater than 10% Subsidized Housing**, 20% for Monoline GL
Risks Greater than 20% Vacant
Student Housing (Graduate Students Acceptable)
Vacant Buildings
Armed Security Guards
Historic Properties

SUBMISSION REQUIREMENTS

Acord Application
DUAL Supplemental
Loss Runs/Loss Summary
SOV in Excel (Package)

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* West Coast Only | ** New York Only

Specialized Solutions for Standard and Non-Standard Property Risks

PROGRAM HIGHLIGHTS

Nationwide Program
 Carrier A.M. Best Rating: "A+ XV"
 Non-Admitted Paper Available
 Mono-line Property
 Full Limit Policies
 Primary Policies
 Minimum Premium: \$5,000
 Minimum Deductible: \$2,500

LIMITS

\$25M per location and amount subject to \$100M TIV
 Limitations apply for Catastrophe exposed business
 Flood & Earthquake
 Equipment Breakdown up to \$25M

ADDITIONAL COVERAGE

Hired & Non-Owned Auto
 Equipment Breakdown
 Sewer Backup
 Lead Coverage**
 Crime
 Directors & Officers Liability
 Flood/Earthquake - Max \$1M Limit (East Coast Only)
 Property Enhancement Endorsement
 Employee Benefits Liability

TARGET CLASSES

Vacant Buildings
 Builders Risk / Renovations
 Commercial Real Estate
 Condominiums
 Rental Apartments
 Mercantile
 Light Manufacturing and Industrial
 Restaurants and Taverns
 Religious Institutions
Can Consider:
 Undervalued Properties
 New Ventures
 Accounts with Prior Losses

SUBMISSION REQUIREMENTS

Acord Application
 SOV in Excel for large schedules
 DUAL Supplemental Vacant Building Application
 DUAL Supplemental Habitational Application
 Minimum 3 Years Currently Valued Loss Runs

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

PRODUCTS AVAILABLE

Excess Flood
 Private Primary Flood
 NFIP
 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

Nationwide Program
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 Coverage: \$500,000 per occurrence, up to a maximum total limit combined (building and contents) of \$5,000,000
 Contents Coverage: \$500,000 per occurrence, up to a maximum total limit combined (building and contents) of \$5,000,000
 Business Income/Rental Value: \$500,000 per occurrence
Eligible Properties:
 Primary & Secondary Residential, Commercial Properties, Apartments, Multi-Family Condominiums
Minimum Deductible:
 \$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 against 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 Quake When Purchased with Excess Flood

SUBMISSION REQUIREMENTS

Accord Application
 NFIP Application/Dec Page
 DUAL Supplemental
 Elevation Certificate (if required)
 Loss runs

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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

Nationwide Program
In-House Capacity of \$20M per Location all Interest (Building, Contents, Loss of Income)
Max Limit of Liability: \$1M
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

ADDITIONAL COVERAGE

Hired & Non-Owned Auto
Equipment Breakdown
Sewer Backup
Lead Coverage**
Crime
Directors & Officers Liability
Flood/Earthquake - Max \$1M Limit (East Coast Only)
Property Enhancement Endorsement
Employee Benefits Liability

TARGET CLASSES

Vacant Buildings
Builders Risk / Renovations
Commercial Real Estate
Condominiums
Rental Apartments
Mercantile
Light Manufacturing and Industrial
Restaurants and Taverns
Religious Institutions
Can Consider:
Undervalued Properties
New Ventures
Accounts with Prior Losses

SUBMISSION REQUIREMENTS

Acord Application
DUAL Supplemental
Loss Runs

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DUAL Marine specializes in coverage for ports, wharves, terminals and logistics operators.

PROGRAM HIGHLIGHTS

Nationwide Program
Carrier A.M. Best Rating: "A XV"
Minimum Premium: \$10,000

CARGO & LOGISTICS PROGRAM

Marine Cargo
Merchandise
Storage
Sellers Interest
Buyers Interest
Goods in Transit
Duty
Contingency and Freight
Legal Liability as Freight Forwarders
Movers
Non-Vessel Owing Common Carriers
Warehouse Keepers
Carriers
Consequential Loss
Errors and Omissions including Fines and Duties

PORTS & TERMINALS PROGRAM

General Liability
Cargo/Customers Liability
Professional Liability (E&O)
Liability to Authorities (Fines & Duties)
Costs & Expenses
Maximum Limit: \$25M

Equipment

Handling Equipment
Carrying Equipment (i.e. Containers, Trailers, Tractors and related Equipment)
Business Interruption in Respect of Handling Equipment
Maximum Limit: \$25M

Real Property

Port & Terminal Structures and Property including:
Wharves
Terminal & Depot
Business Interruption in Respect of Port Channel and Access Blockage
Maximum Limit: \$25M

SUBMISSION REQUIREMENTS

Acord Application
Loss Runs

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

PROGRAM HIGHLIGHTS

Nationwide Program
 Carrier A.M. Best Rating: "A XV"
 Limits (Primary and Excess)
 Up to \$5M per Occurrence/\$5M General Aggregate
 Excess Available

ARCHITECTS & ENGINEERS

Over 100 Approved A&E Classes
Available Coverage
 Professional 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: \$2,500
 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 150 Approved E&O Classes
Available Coverage
 Professional Liability
 Combined Professional Liability & General Liability
 Claims Made Form
 Minimum Premium: \$1,500
 Minimum Deductible: \$1,500
Highlights
 Coverage for Wide Range of Classes, including Unique and Hard to Place Risks
 Worldwide Territory Available

SUBMISSION REQUIREMENTS

Acord Application
 Loss Runs

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

PROGRAM HIGHLIGHTS

Carrier A.M. Best Rating: "A XV"
 Nationwide Program (Non-Admitted)
 Limits \$10M per Occurrence / \$10M Aggregate
 Umbrella (Follow Form) up to \$10M Limit
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)
 Standalone 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)
 Standalone 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
 Supported or Unsupported Excess
 Package, Auto, Liability, Employers Liability

SUBMISSION REQUIREMENTS

Acord Application
 DUAL Supplemental
 Loss Runs

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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 A.M. Best Rating: "A+ XV"
 Liability Limits up to \$2M/\$4M/\$4M Primary
 Excess Limit Available up to \$20M

MINIMUM PREMIUMS

\$5,000 - \$1M/\$2M/\$2M Primary (Monoline or Package)
 \$10,000 - \$5M Excess
 \$15,000 - \$10M Excess
 \$25,000 - \$20M Excess

SUBMISSION REQUIREMENTS

Acord Application
 Loss Information
 Financials
 Fleet Breakout
 MEL Application if Applicable

AVAILABLE COVERAGES

Primary General Liability
 Contractors Pollution Liability
 Professional Liability
 Site Pollution Liability
 Property + Inland Marine
 Workers' Comp
 Follow Form Excess (Supported or Unsupported)

TARGET INDUSTRIES

Traditional Oil & Gas
 Alternative Energy & Renewable Resources
 Refineries & Petrochem Facilities
 Utilities
 Surface Mining

TARGET CLASSES

Contractors
 Consultants
 Manufacturers
 Transportation and Distribution of Associated Products



www.eiurs.com

This product is offered on a limited basis. Please contact marketing@dualcommercial.com for more information.

Contractors Program Designed for General Contractors and Artisan Contractors

CONTRACTORS

PROGRAM HIGHLIGHTS

Carrier A.M. Best Rating: "A XIII"
 Non-Admitted in All States Except CA, CO, DE, NY & WV
 CA - Restricted to Commercial Work Only
 Limit: \$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 HIGH LIGHTS

Non-Admitted in All States (Not Available in CO & NY)
 CA - Restricted to Commercial Work Only
 Limit: \$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 Application
 DUAL Supplemental
 Loss Runs

UNDERWRITING CONTACTS

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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

Carrier A.M. Best Rating: "A VIII"
 All States Except AK, CO, DE, HI, NY & WV (Non-Contracting Classes Considered in NY)
 Non-Admitted Paper Available
 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 \$1M per Occurrence/\$2M 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)
 Limit: \$200,000
 Minimum Premium: \$250
 All Perils Excluding Flood and Quake
 Contractor's Equipment, Installation Floaters, Miscellaneous Tools (\$2,000 Maximum)

SUBMISSION REQUIREMENTS

Acord Application
 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



Designed for Privately Held For-Profit and Non-Profit Commercial Entities

PROGRAM HIGHLIGHTS

Carrier Rated "A XV" by A.M. Best
 Nationwide Admitted Program
 For Profit and Not-For-Profit Commercial Entities
 Shared/Separate/Stand Alone Limits
 Up to \$5M per Coverage Part
 Up to \$250M in Total Assets
 Up to 2000 Employee Count

FEATURES

Optional Defense Costs Outside the Limits of Liability
 100% Defense Costs allocation for Liability Coverage Sections
 Coverage for punitive, exemplary and multiplied damages
 No Acquisition Threshold
 No "Hammer Clause"/Settlement Provision
 90-day post policy reporting window
 Final and non-appealable adjudication language for conduct exclusions
 Fully non-rescindable

DIRECTORS & OFFICERS AND ENTITY LIABILITY

\$500,000 sub-limit Investigative Costs
 Optional Side A Coverage up to \$1M
 Private placements and failed initial public offerings carved back from Securities Exclusion
 Guaranteed IPO quotation, including coverage for road show presentations

EMPLOYMENT PRACTICES LIABILITY

Third Party Coverage included
Definition of Employee includes: independent contractors
Definition of Loss includes: liquidated damages, front pay and back pay
Definition of Wrongful Act includes: Employment Contract Breach, Employment Discrimination, Harassment including workplace "bullying", Retaliation, Workplace Tort, Wrongful Employment Decision, Wrongful Termination
 Up to \$100,000 sub-limit for Wage and Hour Defense Costs

FIDUCIARY LIABILITY

ERISA section 502 (i) and 502 (l) penalties coverage
 Sub-limit for civil penalties imposed under HIPAA
 Sublimit for civil penalties under 502(c) of ERISA
 Sub-limit for Voluntary Compliance Settlement Program
Definition of Sponsored Plan includes: plans not subject to ERISA, any fringe benefit or excess benefit and Voluntary Employee Beneficiary Associations

CRIME

Definition of Employee includes: part-time, seasonal, leased and temporary employees, interns or volunteers
 Loss Sustained Form and Loss Discovered Form available
 Automatic ERISA Plan Extension

KIDNAP, RANSOM & EXTORTION

Professional Crisis Management – Aegis Response Team
Definition of Employee includes: part-time, seasonal, leased and temporary employees, interns or volunteers
 Reimbursement Expense includes medical cost incurred as a result of an event including psychiatric treatment and retraining

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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 \$10,000,000
- Minimum Premium: \$175
- Specialized Claims Management
- Claims Made Form
- Retentions Start at \$1,000 (After Minimum Premium)

AVAILABLE COVERAGE

- Cyber Liability
- Privacy Liability
- Media Liability
- Breach Notification Costs
- Regulatory Proceedings
- Threats & Extortion Costs
- Information Recovery Costs
- Network Business Interruption
- PCI Fines and Expenses
- Cyber Deception Available (Social Engineering)

ONLINE CAPABILITIES

- Indication of premium price in seconds (We only need gross revenues to indicate)
- You can add broker fees or any other fees to automated quote if you so choose
- Quick 5 minute application process with formal quote outcome
- System can calculate surplus lines taxes and fees automatically
- Once ready to bind, you can do so on the system and a DUAL representative will contact you with the binder confirmation within 12 hours of purchase (Mon thru Fri 8am EST to 8pm EST)
- DUAL can handle the Surplus lines tax filing for you (Additional filing fee applicable)

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SERVICE/PRODUCT PROVIDER MASTER POLICY PROGRAMS

DUAL is proud to offer Cyber/Privacy master policy programs for virtually any type of Service or Product provider business. This innovative program gives all of an insured's clients their own dedicated limit of cyber/privacy insurance. Both first and third party coverage plans are available and can be fully customized to a Provider's needs. Eligible classes include, but certainly are not limited to: **Accounting Firms, Associations, Financial Service Providers, Franchisors, Insurance Companies, Law Firms, Medical Providers, Professional Employment/Staffing Organizations, School Districts and Technology Companies.** An insured's client can also purchase an increased limit Cyber/Privacy policy from DUAL at a program discounted rate!

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