



DUAL

Motor product profile

DUAL motor insurance

With over 22 years of motor experience, we can provide the motor insurance solution you need for your customer.

Our priority is getting your customer's vehicle back on the road fast and with minimal interruption.

Risk appetite

We've recently expanded our motor offering. It now includes a comprehensive list appetite, from light commercial vehicles to local heavy transport and niche motor vehicles.

See our detailed appetite list below.

Preferred risks

Comprehensive cover

- ✓ Fleet (more than 15 units) and con-fleet (less than 15 units)

Light commercial vehicles

- ✓ Cars, van, utes, trailers, light trucks, mobile plant

Local heavy transport – less than 150kms round trip

- ✓ Trucks, trailers, mobile plant

Local mixed fleets

- ✓ Light vehicles, trucks, trailers, mobile plant

Registered motor vehicle traders

- ✓ Home dealerships through to mid-size dealerships with up to \$3 million stock

Niche motor

- ✓ Classic motor vehicles
- ✓ Prestige motor vehicles

Selective risks

Vehicles hired out – rental car operations

- ✓ Preference given to smaller operations where the rental is incidental to the main business type

Motorbikes

- ✓ Preference given to weekend riders or classic motorbikes

Vehicles carrying hazardous or dangerous goods

- ✓ Preference given to well established carriers with a displayed history of carrying these types of goods

Linehaul – all types

- ✓ Preference given to well-established operations with proven claims history, particularly those aligned with general freight and bulk cartage

Buses

- ✓ Preference given to smaller operations such as tour buses that have smaller capacity buses

Declined risks

- ✗ Private motor vehicle – standard (excluding niche motor)
- ✗ Static plant (not a motor risk), e.g., tower crane
- ✗ Emergency service vehicles
- ✗ Forestry mobile plant
- ✗ Couriers
- ✗ Taxis/rideshares
- ✗ Standalone third-party only and third-party fire theft covers



Motor claims

We've partnered with Sedgwick to manage all motor claims, from initial notification through to resolution. We work with a dedicated team with significant experience to ensure the best outcome for the insured.

For further information on our motor claims service, please [contact our claims team](#).

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DUAL Motor claims team

In the event of a claim or loss, contact our claims team

0800 528 694

This is a 24/7 claims service number for motor claims only.

claims@hdi-specialty.com

Motor preferred repairers

Our preferred repairer for windscreen claims is Novus.

novus.co.nz

Helping you do more

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dualinsurance.com

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