



DUAL

Property
product
profile

DUAL's coverage

Our team of underwriters specialise in thinking outside the box to find creative solutions for your clients.

Because you're dealing directly with the underwriter and decision-maker, you can depend on getting the answer when you need it.

With over 20+ years of property experience, we can provide the insurance solution you need for your customer.

Capacity

We can write up to NZ\$50 million at any one location.

High risk

Separate from our binders, we have access to markets that allow us to write risks the market is turning away from, such as:

- Car wreckers
- Scrap dealers
- Pacific risks (depending upon territorial jurisdiction)

Natural disaster excess buydown

We can provide natural disaster excess buydown cover for certain property risks where the client wishes to reduce their own exposure to a natural disaster policy excess. Underwriting criteria applies.

Contract works

We can assist with contract works insurance on property risks we already insure. This includes renovations, earthquake-strengthening work, and additions to existing property.

Helping you do more

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dualinsurance.com

DUAL New Zealand Limited | Registered in New Zealand under Company Number 3232892

The content in this document is information only, it is not financial advice. It does not take into account any person's own objectives, financial situation or needs. The product information included in 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 and to obtain financial advice from your broker prior to purchasing the product.

Risk appetite

Our appetite includes:

- Commercial landlords (buildings)
- Manufacturers
- Wholesalers
- Retail
- Trades

We can assist in higher-hazard occupations:

- Woodworkers
- Sawmills
- EPS risks – however, we see these mainly as co-insurance support lines

One thing we do aim for is a balanced book and portfolio for brokers and our underwriters.

Property claims

We've partnered with Sedgwick to manage all property claims from initial notification through to resolution. We work with a dedicated, highly-experienced team to ensure the best outcome for the insured.

For further information on our property claims service, please contact our claims team.

Property claims team

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

0800 528 694
dual.claims@nz.sedgwick.com

Out of office hours, please call:

0800 800 096

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

