



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 in property experience DUAL can provide the insurance solution you require for your customer.

Capacity

DUAL can write up to NZD \$50,000,000 at any one location.

Risk Appetite

DUAL has an appetite for:

- commercial landlords (buildings)
- manufacturers
- wholesalers
- retail
- trades.

We can assist on 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.

High Risk

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

- Car Wreckers
- Scrap Dealers
- Pacific risks (depending upon territorial jurisdiction)

Natural Disaster Excess Buydown

DUAL can write 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

DUAL can assist with Contract Works Insurance on Property risks we already insure. This includes renovations, earthquake strengthening work, and additions to existing property.

Property Claims

DUAL New Zealand has partnered with Sedgwick to manage all property claims from initial notification through to resolution. We work with a dedicated team who have significant experience to ensure the best outcome for the Insured.

For further information on our Property Claims service, please contact our Claims team.

DUAL Property Claims Team

In the event of a Claim or Loss, contact the DUAL Claims Team

P: 0800 528 694

E: 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.