



Energy efficiency retrofits



DUAL writes specialist insurance to give property asset owners, investors and energy service companies the certainty to finance and deliver net zero retrofit projects.

A critical element of funding such retrofits is the projected savings to be secured against future energy use. Your clients want assurance of this outcome – no surprises – so they can proceed with confidence and scale.

Our energy efficiency retrofit insurance allows asset owners and financiers to:

- Be certain of delivering 100% of projected energy cost savings
- Protect the predicted energy revenues to be generated
- Guard against damage, failure or breakdown of equipment

Risk appetite

- All existing buildings and asset types, from social housing to shops, offices, schools, hotels and more
- Properties where clear energy-saving measures are being installed by reputable energy service companies
- Equipment that generates energy where revenue can be earned
- Fabric components, plant and equipment engaged with energy provision, heating, lighting and other energy-saving measures

Key features

Physical damage

Covers accidental damage, including failure or breakdown of materials installed as part of an energy-saving retrofit. Replacement of equipment is on a new-for-old basis.

Revenue interruption

Covers loss of gross revenue and increased cost of working due to equipment damage. Revenue is income generated under an energy service contract and incentives received for the production of renewable energy.

Energy-saving performance

Covers 100% of any shortfall in energy savings compared to the amount insured. Includes loss caused by deficiencies in the design or implementation of energy-saving measures, even if there's no damage to equipment.



Land owners liability



Risk appetite

We work with land space including:

- Development sites
- Private roads
- Grazing land
- Moorland
- Woodland
- Pasture land
- Rough country

Key features

- Ability to write multiple locations
- Coverage up to 100 acres – or larger if needed
- £2m, £5m and £10m public liability options
- Legal expenses and contract disputes
- Standalone or in conjunction with other policies, e.g. unoccupied properties, contractors or property owners

DUAL provides simple and effective insurance solutions in the sometimes muddy business of land ownership.

Coverage includes liability and legal expenses relating to property damage, contract disputes, personal injury...and many other risks your clients face.



Skilled woodworkers



Risk appetite

We work with trades including:

- Cabinetry
- Furniture making
- Wood carving and engraving
- Joinery
- Wood turning
- Die cutting
- Doors and windows
- Repair and restoration

Key features

- Direct claims reporting with our capacity providers
- Ability to write in conjunction with aviation liability
- Property cover, including full theft, exhibitions, stock at sub-contractors and automatic cover for moulds, dies and tools
- Non-manufacturing machinery breakdown
- Occupational accident and computer breakdown
- Workaway cover up to 50% of manual wage roll
- Legal expenses, contract disputes and a 24-hour advice line
- A range of business interruption extensions, including AICOW, book debts, customer and supplier, essential employee and loss of attraction
- Optional extensions, including D&O, engineering inspection, financial loss, full fidelity/theft by employee, personal accident and terrorism

DUAL provides specialist insurance for the community of skilled woodworkers. We recognise the dedication, care and craftsmanship behind this niche trade, and are proud to support its talented people.

We offer flexible solutions, including a range of extensions, so we can tailor each policy for even the most bespoke requirements – all at competitive premiums.



Directors and officers



Risk appetite

We're D&O market leaders around the world, with an especially strong presence in Europe, South America, Asia and the Middle East.

- Energy companies (inc. renewables, oil and gas, and utilities)
- Mining companies
- Sport associations and clubs
- Software and tech companies
- Transport companies (inc. aviation)
- Distribution and retail
- Chemical and pharmaceutical (inc. biotech)
- Construction and real estate
- Not for profit
- Insurance companies
- Digital asset companies and crypto-related exposures

Key features

- Side A, B, C cover
- Emergency costs
- Side A difference-in-conditions
- Mitigation costs
- Official investigation costs
- Non-executive directors additional limit of liability

DUAL provides directors and officers (D&O) insurance for legal costs and damages incurred as a result of allegations of misconduct.

We protect employees in a variety of leadership roles, including directors, managers and supervisory boards.

We have a comprehensive range of financial lines products, and, as one of Lloyd's largest coverholders, we can place risks directly on the Lloyd's syndicate license, where required.