



Online Retailers

DUAL offers specialist insurance for your online retail clients who sell through third-party platforms.

We understand the specific covers needed in this niche area, which other commercial combined markets find hard to serve. These include North America exports and additional insured parties (to cover the selling platform), as required by many major companies.

We keep things simple, with three levels of standard cover for fast and efficient quoting. But, if your clients' needs are more bespoke, we'll happily quote for those too.

Risk appetite

- Home entertainment
- Arts and crafts (inc. stationary)
- Fancy goods and electrical goods
- Automotive supplies
- Cameras and accessories
- Home improvement goods (inc. accessories)
- Clothing and shoes (non-luxury)
- Beauty and care products
- Garden accessories and equipment
- Sporting equipment and accessories
- Board games, video games, books and ebooks
- Computers
- Luggage
- Office products
- Pet products (non-food)
- Tools and DIY goods

Key features

- Standard cover for material damage and business interruption limits at fixed premiums
- Option to quote outside the standard limits on a bespoke basis
- Business interruption extensions, including customer and supplier
- Option to include money cover, including assault benefit
- Option to include goods-in-transit cover up to £50,000
- Computer cover, including reinstatement of data and increased cost of working
- Legal expenses included as standard
- Additional insured-parties clause, if required
- US and Canada exports, subject to criteria

What you can expect from DUAL

- Contract-certain terms ready to send to your client
- Statement-of-fact quote – no proposal form required
- Fast response and swift turnaround
- Experienced underwriters with specialist industry knowledge
- Premiums from £500 +IPT

Get in touch



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