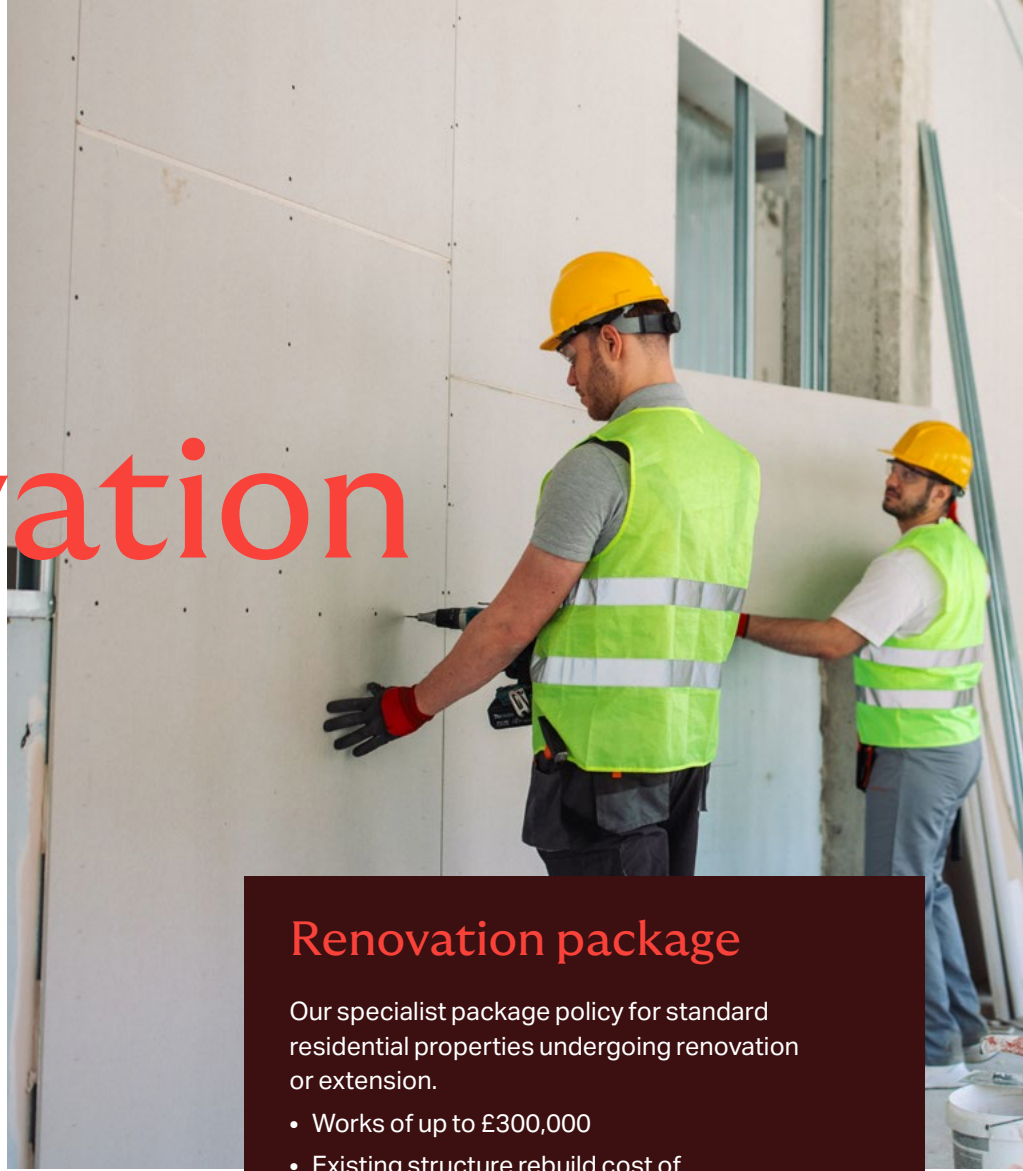


DUAL

Renovation



DUAL provides specialist insurance for property owners whose premises are undergoing works – from renovations and extensions to major repairs.

We have two main policy types: one for standard homes, with lower limits and a low fixed premium, and another for higher-value properties, where we can tailor our solutions for more bespoke underwriting needs.

Renovation package

Our specialist package policy for standard residential properties undergoing renovation or extension.

- Works of up to £300,000
- Existing structure rebuild cost of up to £500,000
- Project duration of up to 12 months
- Public liability of £2m
- Non-negligent damage liability of £250,000
- Fixed premium of £1,000 + IPT

Renovation prestige

Our specialist bespoke policy for high-value homes and commercial properties (including new builds) undergoing renovation, extension or repair.

- Projects valued up to £10m
- Public liability included, with option to increase to £5m
- Optional JCT 6.5.1 non-negligent liability up to £5m
- Project duration of up to 3 years
- Optional covers:
 - Contents
 - Owned and hired in plant
 - Advanced loss of rent

Key features

- Works and existing structures are insured under one single policy
- JCT-compliant, with the option to place in joint names with the contractor
- Replaces buildings insurance for the duration of the works
- Backed by A-rated capacity
- Fast response and swift turnaround
- Experienced underwriters with specialist industry knowledge

Get in touch



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