



Unoccupied Property Owners

Why settle for FLEA-only cover? With DUAL, you'll find a whole range of insurance solutions – and perils covered – for your clients' vacant property.

Our team is highly experienced in underwriting unoccupied property risks, so we appreciate the specialist requirements of this hard-to-place niche of the market.

With our tailor-made policies, we take a flexible approach to insurance, and a competitive approach to premiums.

Risk appetite

- Houses, flats and other residential properties
- Shops, offices and other commercial properties
- Factories and warehouses
- Public houses (subject to criteria)
- Properties undergoing works (subject to criteria)
- Grade 2-listed properties (subject to criteria)

We're unable to quote for:

- Places of worship
- Schools and colleges
- Nightclubs
- Thatched properties
- Properties to be demolished
- Grade 1-listed properties

Key features

- Wider perils on most risks
- Year-long and short-term options
- Loss of advanced rent for pre-agreed rental contracts (subject to property type)
- Ability to write up to £7.5m rebuild
- Property owners liability up to £5m

What you can expect from DUAL

- Contract-certain terms ready to send to your client
- Fast response and swift turnaround
- Experienced underwriters with specialist industry knowledge
- Premiums from £300 +IPT

Get in touch

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