



Pension Trustee Liability

DUAL provides pension trustee liability (PTL) insurance for legal costs and damages incurred as a result of allegations of misconduct relating to pension schemes and benefit plans. We protect trustees, corporate trustees, sponsoring employers and pension schemes, along with any employees involved in PTL claims.

Expert underwriting. It's what we do.

DUAL is one of the world's largest international underwriting agencies and one of Lloyd's largest coverholders. We started as a specialist financial lines underwriter and have grown to be a multi-line underwriting agency offering over 70 products underwritten by experienced insurance professionals.

About our team

We are a team with a wealth of underwriting experience. We underwrite risks on both Lloyd's and non-Lloyd's paper.

Risk appetite

- What we can offer
 - Up to £10m capacity
 - Market-leading expertise across broad industry sectors
 - Experienced underwriters
 - Rapid decision-making on all types of risks and a 48-hour turnaround
 - International scope, including EEA domiciled business
 - Primary & Excess layers
 - Policy production
 - In-house claims team
- Pension Funds
 - Defined Benefit / Final Salary schemes
 - Defined Contribution / Money Purchase schemes
 - Funding levels of at least 70% (technical provisions basis)
- Benefit Plans
 - Employee insurance benefit plans eg. life, health, dental, etc
 - Employee share schemes
 - Employee education benefit schemes
 - Other employer sponsored plans
- Sponsoring Employer's Ownership
 - Public and Private Sponsoring Employers
 - Excluding companies within FTSE 100
- Sponsoring Employer's Activity
 - Financial Institutions (Banks, Insurance companies, etc)
 - All Commercial companies except if engaged in the sale and manufacture of tobacco or working with asbestos or coal mining or weapons manufacturing
- Assets/Employee numbers
 - Pension schemes or benefit plans up to £10 billion assets
 - No restriction on the number of employees/members



Long term benefits

Our breadth of products, longterm legacy, balanced portfolio in the market and excellent broker relationships allows us to offer flexible risk solutions at competitive rates.

A-rated capacity

Liberty lead, rated A+ by S&P, followed by other leading insurance companies and Lloyd's Syndicates

Good to know

- Competitive rates
- Flexible on deductibles
- DUAL policy production or slips via PPL

Get in touch

DUAL prides itself on its claims service and its team of claims professionals led by Director of Claims, Roland Ridden.

Our claims are handled in partnership with the international law firm Kennedys. Every claim has its own designated claims handler from start to finish.

By partnering with Kennedys we make claims handling efficient and hassle free both for the broker and for the client to ensure a swift resolution of the claim. Should the need arise, we also have access to a panel of carefully selected experts who are able to help in early claim resolution.

We are committed to providing our clients with a professional service. At all times our team treats its customers fairly, and does so whilst also being fast and efficient. 99% of new notifications are responded to within two working days. DUAL is able to handle the vast majority of claims and make decisions without having to refer to capacity providers.

£2.6bn

GWP

1,800+

DUAL people

11,000+

broker relationships

22

DUAL countries



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DUAL Corporate Risks Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 312593.
DUAL Corporate Risks Limited is registered in England and Wales No. 4160680, with its registered offices at: One Creechurch Place, London EC3A 5AF.

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