

Commercial Combined

case studies



DUAL



Case study

Joinery firm

Fire claim recovery

The issue

A joinery business with a recent major fire loss was struggling to secure cover due to its claims history.

Closer look

- The fire was traced to an extractor unit, which has since been replaced.
- A full health and safety review was conducted, showing significant improvements.
- The incident was isolated, and a post-loss survey revealed no further requirements.
- Other insurers declined due to the claim history and system limitations
- DUAL listened to the broker, reviewed the updated risk profile, and made a decision based on current, not historical, information.

Risk insured

DUAL provided full property cover, recognising the improvements and treating the risk as newly mitigated rather than historically impaired.

Plastic injection moulder

Unattended machinery

The issue

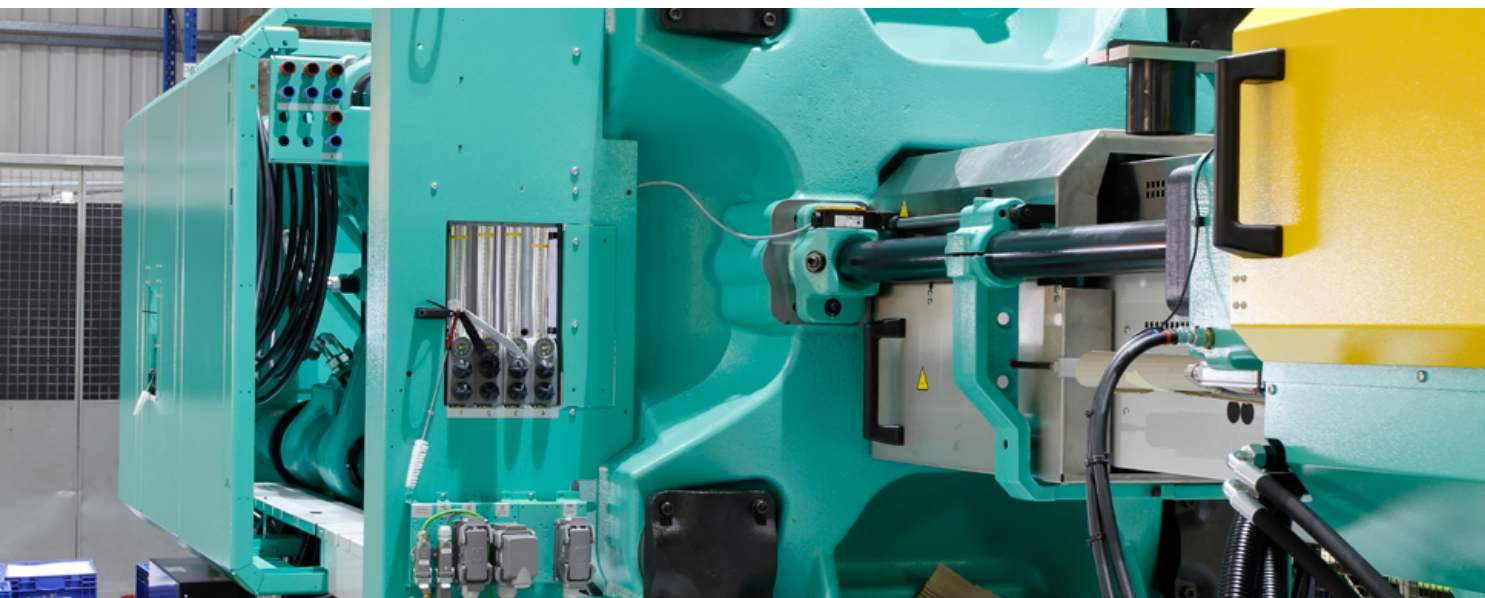
A plastic injection moulding company was declined cover due to unattended machinery concerns.

Closer look

- Most insurers treat all unattended processes as high-risk without distinction.
- DUAL assessed whether the machines were designed to run safely unattended.
- Our deep understanding of the plastics industry allowed us to evaluate the actual risk.
- We asked targeted questions to understand the safety protocols and machine specs.

Risk insured

DUAL provided property damage cover, acknowledging the machines were operating within safe, intended parameters.



Electronic lamp wholesaler

US exposure

The issue

A wholesaler was unable to secure cover due to a small element of US exports.

Closer look

- The client's online platform flagged US exposure, triggering automatic declines.
- DUAL investigated and found minimal US sales, no US representation, and full rights of recourse.
- There were no hold harmless agreements in place.
- Other insurers were unwilling to look beyond the system-generated red flags.
- We manually reviewed the risk and assessed the true exposure.

Risk insured

DUAL offered full Products Liability cover, including the US element, based on a realistic and informed risk assessment.





Printing firm

Financial Loss limit

The issue

A printing company needed higher Financial Loss cover to meet tender requirements.

Closer look

- The existing policy was print-specific but capped Financial Loss at £100K.
- The client needed a higher limit to qualify for a new contract.
- Their current insurer refused to increase the limit.
- DUAL's specialist print wording allowed us to understand the tender's demands.

Risk insured

DUAL provided a bespoke policy with increased Financial Loss limits, enabling the client to meet tender criteria and remain competitive.

Steel fabricator

Misunderstood structural work



The issue

A metalworker producing rolled steel joists was declined by other markets due to structural risk.

Closer look

- The client was not the main contractor and worked to third-party designs/specs.
- Many insurers misunderstood the nature of the work, assuming full structural liability.
- DUAL's knowledge of the metalworking trade clarified the actual exposure.
- We recognised the nature of this work and the limited liability involved.
- Our approach allowed for a fair and accurate underwriting decision.

Risk insured

DUAL insured both the manufacturing and work away elements, understanding the true nature of the client's role and risk.



Helping you do more

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