

Commercial combined



DUAL
OLIVA

Working closely with brokers, DUAL Oliva offers commercial insurance solutions for property and casualty risks for small to medium sized businesses.

Our approach to partnerships comes from the simplicity of taking time to listen. Therefore there is no one-size-fits-all approach at DUAL Oliva. Each policy is carefully underwritten to ensure we respond to the needs of our brokers and their clients.

Our risk appetite

Premises-based risks with work away up to 50% of the manual wage roll

Our target sectors include although are not limited to:

- ✓ Manufacturing
- ✓ Wholesale
- ✓ Retail
- ✓ Property Owners
- ✓ Offices
- ✓ Stand Alone Liability.

Key features

- Exclusive wording only available from DUAL Oliva
- Specialist TPA claims adjustors
- Property section including enhanced inner limits for extensions
- Separate Computer Section with Reinstatement of Data and Increased Cost of Working as Standard at £50,000
- ‘Oliva DNA+’ forensic coding
 - uniquely coded microdots registered to the policyholder providing irrefutable evidence of ownership
- Automatic Business Interruption Extensions including Customer & Suppliers, Book Debts and Essential Employee
- £100,000 Legal expenses per claim, Legal advice and tax helpline, counselling helplines, Executive cover for key partners & directors and crisis communication
- Infrastructure equipment breakdown including £30,000 loss of profits cover
- Ability to write in conjunction with our separate aviation products liability offering

What you can always expect from DUAL Oliva

- Contract certain terms ready to send to your client
- Swift turnaround in line with your clients deadline
- Minimum premiums start from £750.00 + IPT
- Access to experienced underwriters offering a fast and flexible service.

Get in touch

DUAL Oliva specialises in three key areas

Commercial

Print
Engineering
Manufacturing
Commercial Combined
Property Owners
Unoccupied Property Owners
Airside Liability
Aviation Products Liability

Construction

Contractors Combined
Contractors Liability
Contractors All Risk Annual
Contractors All Risk Project
Contractors Excess Layer
JCT 6.5.1

Social Care

Care Homes
Domiciliary Care
Charities
Mental Health
Learning Difficulties /
Disabilities
Hospice

Underwriting



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Helping you do more

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