



Niche Motor product profile

With over 22 years of motor insurance expertise, DUAL is here to provide the coverage you need. Our priority is sourcing genuine, like-for-like parts for your prestige or classic vehicles.

Risk appetite

Our motor insurance is designed to cater to specific and unique needs, providing a clear breakdown of the types of vehicles and risks we specialise in covering.

Read our more detailed appetite list below:

Preferred risks

Classic vehicles

- ✓ Low usage
- ✓ Kept in a locked garage
- ✓ Clean driving/claims history

Prestige vehicles

- ✓ Personal use/director type duties
- ✓ Minimal usage - mainly to and from work
- ✓ Locked garage
- ✓ Clean driving/claims history

Selective risks

Classic vehicles

- ✓ Lightly Modified vehicles that aren't garaged.
- ✓ Under 25 drivers – Accompanied/unaccompanied
- ✓ Limited Business use

Prestige vehicles

- ✓ High usage 20,000KM+
- ✓ Under 25 drivers – Accompanied only
- ✓ International licence drivers

Declined risks

- ✗ Under 25 main drivers
- ✗ High risk vehicles or high value vehicles – not garaged
- ✗ Extensive claims history
- ✗ Off Road vehicles
- ✗ Company Cars
- ✗ Taxis/Ubers
- ✗ Prior criminal convictions – fraud, theft, wilful damage etc.



Classic Cars

Key benefits:

- Agreed Value – certified available
- Repairer choice
- Glass Coverage automatically included
- Keys & locks - \$2,500
- Alternative transport
- Spare parts cover - \$5,000.00
- Trailer cover - \$5,000.00
- Automatic cover on any new vehicle, up to \$200k for up to 30 days
- Optional extensions for Club Events and hiring of the insured vehicle for things like Weddings

Prestige/Luxury Cars

Some features:

- A new replacement vehicle for up to 2 years if it's uneconomical to repair the vehicle. Your insured can also increase this to 3 years with application
- Guaranteed purchase price payment if vehicle purchased 'second hand'
- Alternative Transport
- Automatic cover for 30 Days on a new vehicle up to \$200k
- Choice of repairer – can use manufacture approved repairers to retain warranty.
- Genuine parts and glass will be used if replacing genuine

Motor claims

We've partnered with Sedgwick to manage all motor claims, from initial notification through to resolution. We work with a dedicated team with significant experience to ensure the best outcome for the insured.

For further information on our motor claims service, please [contact our claims team](#).

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sedgwick

Helping you do more

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