



DUAL Private Client, through its specialist division aurum, are providers of niche High Net Worth and Ultra High Net Worth insurance for broker distribution only.

Our approach

We take a bespoke approach to underwriting based on our underwriters' extensive experience in the HNW and UHNW market. We will work closely with you to deliver a creative approach to risks, ensuring the right solution for your client.

Our A rated (A.M. Best) capacity enables us to provide you and your client with competitive pricing, first class coverage benefits and claims service.

Product highlights

Each and every risk is individually underwritten to provide the client with the best solutions to their insurance needs. Our policy wordings are designed to avoid any gaps in cover and provide comprehensive coverages enabling a smooth, simple process should the client have to make a claim.

- ✓ Comprehensive coverages for Buildings, Contents and Valuables
- ✓ Inclusive cover for Liability, Family Legal Expenses, Home Emergency and Lifestyle Protection Cover
- ✓ Optional Travel Cover.

Our risk appetite

- ✓ Premiums £2,500 and above (£1,500 for contents and valuables only risks)
- ✓ Sums insured up to £25m per location
- ✓ Affluent clients aged 30 and above
- ✓ Clients with large collections of valuables
- ✓ UK properties and European second homes
- ⊗ Buildings only or buildings heavy risks
- ⊗ Clients with adverse convictions or profile
- ⊗ Poor claims histories.

Benefits

- ✓ Comprehensive agreed value cover
- ✓ Unlimited alternative accommodation
- ✓ Building works covered upto £150,000
- ✓ £10,000 large loss excess waiver
- ✓ Market appreciation cover for valuables
- ✓ Generous single article limits for valuables
- ✓ Lifestyle protection cover
- ✓ Optional travel cover - £10,000 Cancellation and Curtailment per person, up to 90 days per trip.

Get in touch



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Helping you do more