



# Accident & Health claims FAQs



## Frequently asked claims questions

The following frequently asked questions and answers are designed to help you understand the claims process.

DUAL's accident and health claims are handled by Corporate Services Network (CSN). CSN are a specialist third party claims handler with significant industry experience. They specialise in Accident & Health (A&H) products and work directly with DUAL to ensure all claims are handled in an expert manner.



## How do I lodge a claim?

The quickest way to lodge a claim is to notify us via email at [claims@csnet.com.au](mailto:claims@csnet.com.au). We also encourage you to submit one of our claims form to ensure that we have all relevant information and understand the facts relating to your claim. Claims forms are available [here](#).

## What information should I provide?

We encourage you to submit one of our claims form to ensure that we have all relevant information and understand the facts relating to your claim. Claims forms are available [here](#).

## What should I expect of DUAL?

After receiving notification of a new claim, CSN will:

- Acknowledge receipt and allocate a member of our Claims team. We'll provide you with their contact details.
- If we have all the necessary information at the time your claim is lodged and no assessment or investigation is required, we'll decide to accept or deny your claim and notify you of our decision within 10 business days of receipt of your claim. If we need further information in order to assess your claim, we'll notify you within 10 business days of receiving your claim of the detailed information we need in order to make a decision on your claim.
- If necessary, we will appoint a loss assessor/loss adjuster and/or investigator within 10 business days of receiving your claim. Further, we'll notify you within 5 business days of appointing them.
- We'll keep you informed of the progress of your claim at least every 20 business days unless otherwise agreed.
- We'll respond to your routine requests for information within 10 business days.
- When we have all the necessary information and have completed all investigation that was required to assess your claim, we'll decide to accept or deny your claim and notify you of our decision within 10 business days.
- If any of the above timelines are not practical due, for example, to the complex nature of your claim, we'll agree alternative timeframes with you.

Please note that these standards will not apply if you or another person who may be entitled to benefits under the policy have commenced any proceedings in any court, tribunal or under any dispute handling process (other than through the Australian Financial Complaints Authority) in respect of your claim.

You can expect that CSN will act in accordance with the standards outlined General Insurance Code of Practice (Code), including the timeframes outlined above. DUAL is a proud supporter of the Code, which can be accessed via our [website](#).

You can also expect that DUAL and CSN will protect your personal information in accordance with the *Privacy Act 1988* (Cth) and our [privacy policy](#).

## What does CSN expect of you?

CSN requires that all insureds provide us with the full and transparent facts about the claim that may be reasonably required to assess indemnity under the policy, your liability and the potential value of the claim.

Until CSN has confirmed that your claim is covered under your Policy, you should continue to act as a prudent uninsured and take reasonable steps to mitigate any loss. You should not place any settlement offers without DUAL's consent or make any admissions of liability.

## How do you make a complaint?

If you'd like to make a complaint at any stage of the claims process, please contact CSN in the first instance via [complaints@csnet.com.au](mailto:complaints@csnet.com.au).

CSN will acknowledge your complaint within one business day and outline the complaints process in further detail. CSN will appoint an independent reviewer to assess the complaint and provide you with their contact details. Your complaint will be reviewed in accordance with Lloyd's Internal Dispute Resolution (IDR) process. CSN's complaints policy which outlines their IDR process in full is available via the following [link](#).



## What should you do if you're experiencing financial hardship?

We are committed to taking extra care with customers who experience vulnerability.

If you're experiencing financial hardship, you have a right to fast-track your claim if needed. We encourage you to notify your allocated claims officer if you're experiencing Financial Hardship so that we can work with you to discuss your situation and the options available to support you — otherwise there is a risk that we may not find out about it.

If you tell us, or we identify, that you are experiencing financial hardship, CSN will provide you with details about how to apply for financial hardship support and provide you with the relevant application form. Upon receipt of your application and all information that we've requested, CSN will provide you with an outcome in writing within 21 calendar days. If you do not provide all information that we've requested within 21 calendar days, then within 7 calendar days of that deadline passing we will provide you with an outcome.

For further assistance, please contact the National Debt Helpline: 1800 007 007.

## Additional questions

If you have any queries, please don't hesitate to contact CSN via:

**Email:** [claims@csnet.com.au](mailto:claims@csnet.com.au)

**Telephone:** 02 8256 1770

### Questions?

For further details on our A&H protection, please contact your local DUAL underwriter.

## Helping you do more

Sydney | Melbourne | Perth | Brisbane

1300 769 772

[dualinsurance.com](http://dualinsurance.com)

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DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Australian Financial Complaints Authority (AFCA) for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice. Please refer to your policy wording and any associated endorsement for further information.