

# DUAL

# Claims

# FAQs



## Frequently asked claims questions

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



## How do I lodge a claim?

The quickest way to lodge a claim is to notify us via email at [claims@dualaustralia.com.au](mailto:claims@dualaustralia.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?

Information that should be provided typically includes:

- A brief summary of the background of the claim including the date on which the allegations against the individual or company were made
- The nature of the allegations
- A description of the services you provided which form the basis of the claim being made against you
- Details of any response you have provided
- Estimated quantum of the claim if known

If you are in receipt of any investigation reports, relevant correspondence that will help us to understand the claim, letters of demand or court proceedings, please also provide copies of these to us.

## What should I expect of DUAL?

After receiving notification of a new claim, we'll:

- Acknowledge receipt and allocate a member of our Claims team. We'll provide you with their contact details within five business days.
- 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 ten business days of receipt of your claim. If we need further information in order to assess your claim, we'll notify you within ten business days of receiving your claim of the detailed information we require in order to make a decision on your claim.

- We'll keep you informed of the progress of your claim at least every 20 business days unless otherwise agreed.
- 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 ten business days.
- If any of the above timelines are not practical due, for example, to the complex nature of your claim, we will agree alternative timeframes with you.

Please note that the above 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 we will act in accordance with the standards outlined General Insurance code of practice (Code), including the timeframes outlined above. We are a proud supporter of the code, which can be accessed via our [website](#).

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

## What does DUAL expect of you?

We require that all insureds to 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 we've 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 shouldn't place any settlement offers without our consent or make any admissions of liability.

## Will a lawyer be appointed to assist with the defence of the claim?

At times, in the event that claims are litigated or need expert referral, we will appoint one of our panel solicitors to assist with the defence of the claim.

We've established a panel of law firms Australia wide with specific expertise in the various financial lines industries, who will work with you under our direction and instruction on strategy and defence tactics to ensure that claims are handled in a cost effective, speedy and professional manner.

Whilst indemnity is being determined, we'll instruct our panel solicitors to act on your behalf on a 'without prejudice' basis. This means that until such time as indemnity has been determined, DUAL's position will remain reserved pursuant to the policy and at law.

Our panel firms follow our litigation management guidelines and adhere to best practices. This ensures that their service standards are high, and their rates are specially priced.

In the event that you've retained your solicitors without our knowledge or consent, we reserve the right to assume conduct of the defence of the claim as well as reimburse you for your costs to date in accordance with the conditions of your policy. It is therefore paramount that you notify us of your claim before you appoint your own solicitors.

## How do you make a complaint?

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

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

## What should you do if you are 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 are experiencing financial hardship so that we can work with you to discuss your situation and the options available to support you — otherwise there's a risk that we may not find out about it.

If you tell us, or we identify, that you are experiencing financial hardship, we'll 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 have requested, we'll provide you with an outcome in writing within 21 calendar days. If you do not provide all information that we have 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 us via:

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

**Telephone:** 1300 769 772

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The claims examples contained in this fact sheet is meant as a hypothetical guide only. 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.

