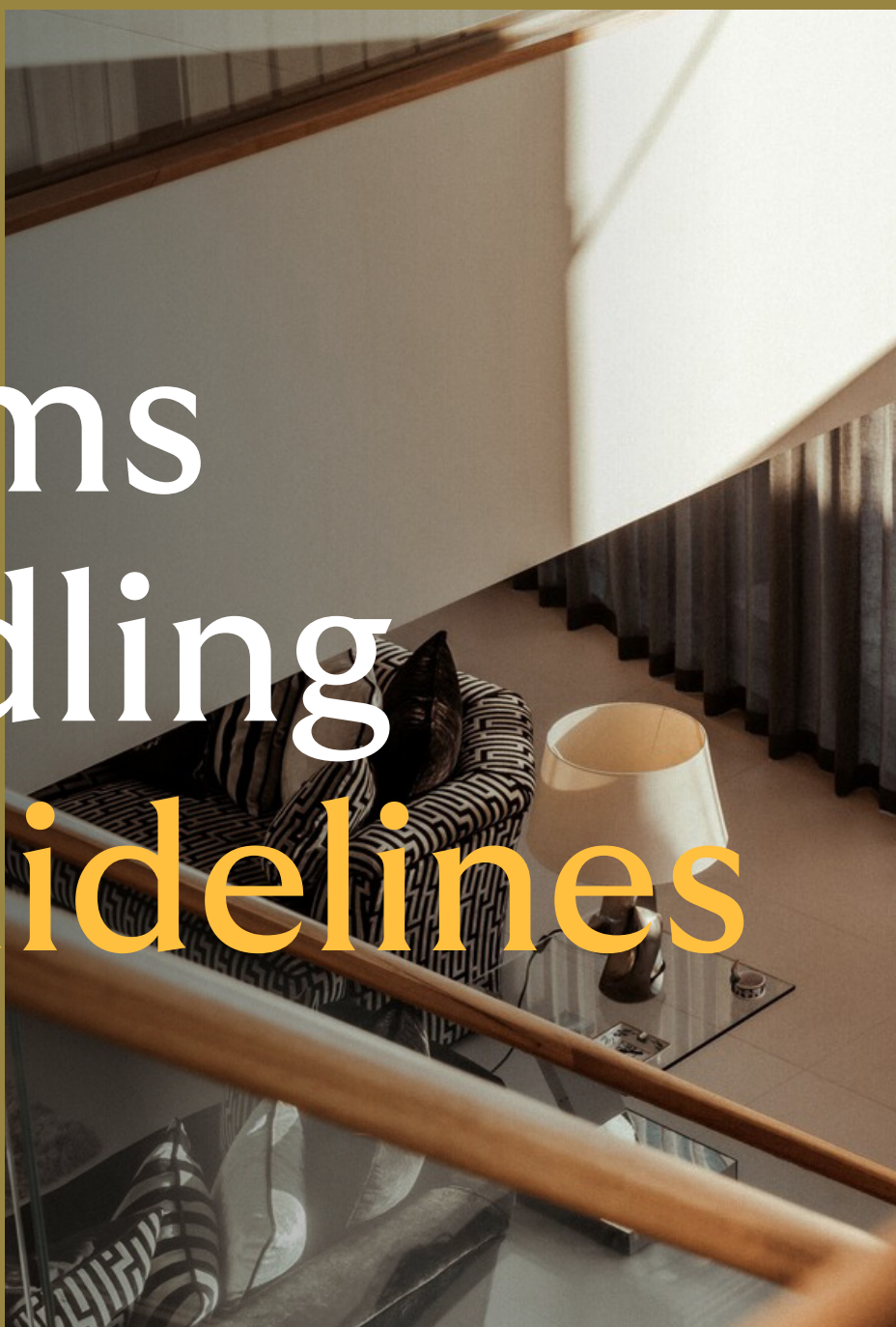


DUAL Financial Lines

# Claims handling guidelines



**DUAL**

## Claims handling service standards

- We're committed to providing a professional, prompt and courteous service from the date you notify your claim.
- We'll handle your claim in a fair, transparent and timely manner.
- We'll only ask for and take into account relevant information when deciding on your complaint.
- You'll have access to information about you that we've relied on in assessing your claim and be provided with an opportunity to correct any mistakes or inaccuracies.
- In special circumstances or where a claim is being or has been investigated, we may decline to release information and reports but won't do so unreasonably. In these circumstances, we'll give you reasons and you'll have the right to request a review of our decision through our complaints handling procedures. We'll provide our reasons in writing upon request.
- If we deny your claim, we'll provide:
  1. Written reasons for our decision to deny your claim
  2. Information about our complaints handling procedures; and
  3. on request, other than in the circumstances referred to in item five, copies of reports from our services providers which we've relied on in assessing your claim

Please note that the above standards won't 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 FOS) in respect of your claim.

## Helping you do more

Sydney | Melbourne | Perth | Brisbane

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.

