

Frequently asked questions

DUAL

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The following frequently asked questions are aimed at helping you understand the claims process.

How do I lodge a claim?

The quickest way to lodge a claim is to first notify us via email at claims@dualasia.com. Alternatively, Claim Form is available on our website.

What information should I provide?

Please provide as much detail as possible including:

- 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 professional 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 assist us to understand the claim, letters of demand or court proceedings, please provide copies of these to us.

What happens after I lodge a claim?

After receiving notification of a new claim, we will:

- Acknowledge receipt and allocate a member of our claims team.
- If we have all the necessary information at the time your claim is lodged and no assessment or investigation is required, we will decide to accept or deny your claim and notify you of our decision within 10 business days of receipt of your claim. If we require further information in order to assess your claim, we will notify you within 10 business days of receiving your claim of the detailed information we require in order to make a decision on your claim.
- If necessary, we will appoint a loss assessor/loss adjuster and/investigator within 10 business days of receiving your claim. Further, we will notify you within 5 business days of appointing them.
- We will keep you informed of the progress of your claim within reasonable time frames as mutually agreed. DUAL Asia Claims Frequently Asked Questions
- We will respond to your routine requests for information within 10 business days.
- DUAL Asia Financial Lines Claims
- When we have all the necessary information and have completed all investigation that was required to assess your claim, we will 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 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 FOS) in respect of your claim.

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

As our claim's handlers are legally trained, this means that we are able to handle claims in house. However, at times, in the event that claims are litigated or require expert referral, we will appoint one of our panel solicitors to assist with the defence of the claim.

DUAL has 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 will 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 have retained your solicitors without our knowledge or consent, DUAL reserves its rights to assume conduct of the defence of the claim as well as reimburse you for your costs to date. It is therefore paramount that you notify us of your claim before you appoint your own solicitors.



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