



# Accident & Health Claims

## Frequently Asked Questions



### 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 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 will 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 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/or 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 at least every 20 business days unless otherwise agreed.
- We will 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 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 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 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 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 would like to make a complaint at any stage of the claims process, please contact CSN at 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 are experiencing Financial Hardship?

DUAL is committed to taking extra care with customers who experience vulnerability.

If you are 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 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 have requested, CSN will 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 do not hesitate to contact CSN via:

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

Telephone: 02 8256 1770

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.