



# Claims Complaints

– Accident & Health FAQ



## About DUAL

Your insurance is offered by DUAL Australia who underwrites exclusively on behalf of certain underwriters at Lloyd's of London (Lloyd's). Lloyd's is an Australian Prudential Regulation Authority (APRA) regulated insurer. DUAL Australia acts as an agent of Lloyd's under a binding authority to issue a policy to you.

## Claims Response

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 to make a complaint with regards to your claim?

Any complaints that arise throughout the claims process, should be directed to CSN at the first instance via either:

Phone: 02 8256 1770

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

GPO Box 4276 Sydney NSW 2001

A copy of their Complaints Policy is available [here](#).

### What occurs upon lodgement of a complaint?

Upon receipt of a complaint in relation to a claim, CSN will implement the following IDR timeframes:

#### **Step 1**

We will acknowledge receipt of your complaint within one (1) business day and do our utmost to resolve and review the complaint to your satisfaction within ten (10) business days. If we resolve your complaint, we will provide you with a written outcome.

If the complaint cannot be reviewed or resolved within ten (10) business days, we will provide you with reasons for the delay and continue to update you on the status of the complaint every ten (10) business days unless an alternative timeframe is agreed.

#### **Step 2**

If we cannot resolve your complaint to your satisfaction, we may also automatically escalate your complaint to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. A final written

decision will be provided to you by Lloyd's Australia within thirty (30) calendar days of the date on which you first made the complaint unless certain exceptions apply.

For further information about Lloyd's Australia and their IDR process, please visit their website or contact them as follows:

Suite 1603, Level 16 1 Macquarie Place Sydney NSW 2000

Telephone: + 61 (02) 82980783

Email: [idlaustralia@lloyds.com](mailto:idlaustralia@lloyds.com).

## **What should you do if your complaint is not resolved?**

In the event that your complaint is not resolved by CSN or by Lloyd's Australia, you have the right to take your complaint to Australian Financial Complaints Authority (AFCA) if you are not satisfied with the decision.

You can also refer your complaint to AFCA if we do not resolve your complaint within 30 calendar days after we first received your complaint or at any time.

You may also seek independent legal advice and also access any other External Dispute Resolution (EDR) options that may be available to you.

AFCA's contact details are as follows:

### **Australian Financial Complaints Authority (AFCA)**

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Should you require any assistance throughout the IDR process, please let your allocated complaints handler know at CSN.