



Objective

DUAL Australia's (DUAL) goal in dealing with any complaint is to provide a prompt, transparent and fair process for the resolution of disputes.

This Policy is publicly available on our [website](#) and outlines the Internal Dispute Resolution (IDR) procedures DUAL will follow upon receipt of a complaint.

DUAL is a proud supporter of the General Insurance Code of Practice (Code) and seeks to resolve any complaints in accordance with this Code. You can obtain a copy of the Code via our website or by visiting www.codeofpractice.com.

DUAL also holds an Australian Financial Services Licence (AFSL) (AFSL number: 280193) issued by the Australian Securities and Investment Commission (ASIC), and therefore also seeks to resolve any complaints in accordance with the regulatory guidelines issued by ASIC.

DUAL's Approach

- We will conduct complaints handling in a fair, transparent and timely manner.
- We will offer you help throughout the complaints process and treat you with respect.
- We will only ask for and take into account relevant information when deciding on your complaint.
- You will have access to information that we have relied on in assessing your complaint and an opportunity to correct any mistakes or inaccuracies.
- Where an error or mistake in handling your complaint is identified, we will immediately initiate action to correct it.
- When a complaint is made, we will confirm the name and contact details of the person reviewing your complaint.

How to make a complaint with DUAL?

A complaint can be made by telephone, in person or in writing. If a complaint is made in writing all responses will also be in writing.

A complaint can be made by contacting us via:

Email: complaints@dualaustralia.com.au

Telephone: 1300 769 772

Mail: DUAL Australia, Level 29, 123 Pitt Street Sydney NSW 2000

You may also contact us via our social media or our website.

Our complaints and IDR process is free of charge.

Our IDR Procedure

Upon receipt of a complaint, DUAL 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: idraustralia@lloyds.com.

What should you do if your complaint is not resolved?

In the event that your complaint is not resolved by DUAL 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

Other Resources

If required, DUAL has the following resources available on our website (which are also linked below):

- [Family Violence Policy](#)
- [Translating and Interpreting Services](#)
- [National Relay Service](#)

DUAL will provide you with access to an interpreter if you ask us to or if we require the assistance of an interpreter to communicate effectively with you. If you would like to use an interpreter when contacting us, you can call Translating and Interpreting Service (TIS) on 131 450 for assistance.

If you have speech or hearing difficulties and would like to receive assistance to make or receive phone calls, you can contact the National Relay Service as follows:

- Voice Relay number - 1300 555 727
- TTY number - 133 677
- SMS relay number - 0423 677 767

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

Document Review and Approval

This Policy is effective 1 July 2021 and will be reviewed on at least a yearly basis.

| Version | Status | Date | Reviewer | Comments |
|---------|--------|-------------|-----------------|----------|
| V 0.1 | Final | 1 July 2021 | General Counsel | Final |

| Version | Status | Date | Reviewer | Comments |
|---------|--------|------------------|-----------------|------------------------|
| V 0.2 | Final | 15 December 2022 | General Counsel | Updated Postal Address |