



Panel Counsel Fact Sheet

If you have purchased a policy of insurance from DUAL New Zealand which includes the Panel Counsel Extension, then throughout the period of insurance, **you are entitled to receive up to one (1) hour of free legal advice from any firm listed on our panel of solicitors.**

If the Policy which you have purchased does not contain the Panel Counsel Extension, then you will not be able to access this service. The Panel Counsel Extension is available in relation to matters which we have accepted as a valid notification of circumstances which may give rise to a claim as defined by the Policy or an actual claim, which has been accepted under the Policy.

Often when a threat of litigation has been made it can be quite a confusing and difficult time for Insureds. The Panel Counsel Extension is designed to provide Insureds with a basic level of legal advice on an initial basis. This will assist the Insured in mitigating potential future losses and adopt a response strategy to manage a future possible claim.

If a circumstance has occurred and you would like to speak with Panel Counsel, please contact DUAL Claims on +64 09 973 0190. They will put you in direct contact with a member of the Panel Counsel who will most suit your needs.

FAQs

Q. If my policy has expired, am I still entitled to receive the advice?

A. Yes, but only if a valid circumstance has been accepted by DUAL New Zealand.

Q. Who do I contact?

A. Call DUAL Claims on +64 09 973 0190 and they will put you in touch with the most appropriate Panel Counsel for your specific situation.

Q. What if the person that DUAL directs me to is unavailable?

A. You will be redirected to an alternative solicitor within the firm who will be able to answer your query.

Q. What if the firm that I have contacted has a conflict in the matter?

A. It is up to you and the firm which you have contacted to decide if they have a conflict in providing instructions. If a conflict is identified, then you should notify DUAL Claims and they will direct you to another firm.

Q. If a claim results from the circumstances I have notified under my policy, am I able to use the firm that I have contacted to defend me?

A. You may request that the person whom you have already dealt with assist you with your defence, however there are no guarantees that DUAL New Zealand will appoint the same person.



**DUAL Claims:
+64 09 973 0190**

The factors which DUAL New Zealand need to consider for the appointment of Defence Counsel include: the availability of the solicitor in question, the location and the expertise of the solicitor with respect to the specific inquiry that you have.

Q. Am I able to use the services of these firms for matters not associated with matters concerning the circumstances notified to DUAL?

A. If you wish to utilise the services of these firms, you may choose to enter into a retainer with that firm. The terms and conditions of that retainer are a matter between yourself and that firm and do not concern DUAL New Zealand.

Q. Am I able to utilise the services of these panel firms in circumstances where DUAL New Zealand has terminated their legal services agreement with the firm?

A. DUAL New Zealand reserves the right to change their panel from time to time. If DUAL New Zealand have amended their panel and have terminated their legal services agreement with any of their panel firms, you will no longer be able to utilise the services of that firm for free advice.

Q. How many times may I utilise the free legal advice?

A. You may utilise this service for each and every valid circumstance or claim notified and accepted by DUAL Claims.

The content in this document is information only, it is not financial advice. It does not take into account any person's own objectives, financial situation or needs. The product information included in this document is only intended to be a summary of the highlights of the cover available. We encourage you to read the full policy wording for a full description of the terms and conditions and to obtain financial advice from your broker prior to purchasing the product.

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