

# Complaints and Dispute Resolution



DUAL is committed to a high standard of service particularly in dealing with any customer complaint or dispute. Our goal is to provide prompt, transparent and fair process for the resolution of disputes and/or complaints.

Our aim is to ensure that everyone at DUAL understands and complies with this process and procedure, which in turn promotes accountability and transparency of our service to you.

## Stage 1: Lodging a Complaint

If you are dissatisfied with DUAL's products or service and wish to lodge a complaint, it can be made by telephone, in person or in writing. If a complaint is made in writing all responses will also be in writing.

### How do you contact us?

A complaint can be made by contacting us in any of the following ways:

Email: [claims@dualaustralia.com.au](mailto:claims@dualaustralia.com.au)  
Telephone: 1300 769 772  
Fax: +61 (02) 9248 6301  
Mail: DUAL Australia, GPO Box 7101, Sydney, NSW, 2001 Australia

## Stage 2: Internal Dispute Resolution

Our Internal Dispute Resolution ("IDR") policy incorporates the standards and requirements prescribed by the *General Insurance Code of Practice 2014*. Our policy is as follows:

- We will conduct complaints handling in a fair, transparent and timely manner.
- We will respond to a complaint within 15 business days of the date of receipt of your complaint, provided we have all the necessary information and have completed any investigation required.
  - o In cases where we cannot respond within 15 business days as we require further information, assessment or investigation, we will agree reasonable alternative timeframes with you.
  - o If we cannot agree, we will advise you of your right to take your complaint to Stage 3 of the complaints process, treat your complaint as a dispute and we will provide information on how you can have your complaint reviewed by a different employee who has appropriate experience, knowledge and authority.
- We will respond to your complaint in writing and tell you:
  - o Our decision in relation to your complaint;
  - o The reasons for our decision;
  - o Your right to take your complaint to Stage 3 of the process if our decision at stage 2 does not resolve your complaint to your satisfaction; and
  - o If you are still not satisfied with our decision at Stage 3, your rights to take your complaint to AFCA. This will be Stage 4

## Stage 3: External Dispute Resolution

In the event your complaint is not resolved, it will be treated as a dispute and will enter the External Dispute Resolution process ("EDR"). The complaint will then be referred to Lloyd's Australia Limited for their consideration. A copy of the Lloyd's Australia Limited EDR is available on our website, however for ease, their contact details are:

Lloyd's Australia Limited  
Level 9, 1 O'Connell St  
Sydney NSW 2000  
Telephone: (02) 8298 0783  
Facsimile: (02) 8298 0788  
Email: [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)

Your complaint will be acknowledged in writing within five (5) business days of receipt, and you will be kept informed of the progress of Lloyd's review of your complaint at least every ten (10) business days. The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a full written response to your complaint within fifteen (15) business days of receipt, provided Lloyd's have received all necessary information and have completed any investigation required.

## Stage 4: Financial Service Ombudsman Scheme

If your complaint or dispute is not resolved to your satisfaction or a final response has not been provided within 45 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA) for review. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference and its contact details are:

Postal address: AFCA  
GPO Box 3, Melbourne VIC 3001  
Telephone: 1300 931 678