



## WHISTLEBLOWER HOTLINE

**The Whistleblower Hotline is a completely anonymous and confidential service where employees, contractors, suppliers and customers can notify of suspected or actual fraudulent behaviour, 24 hours a day, 365 days a year.**



With an estimated annual cost of \$8.5billion\*, fraud is now a mainstream threat facing Australian businesses. In addition to insuring exposures to crime, fraud and theft, DUAL has negotiated a dedicated whistleblower hotline for our Insureds. This valuable service is provided by PKF Forensic and Risk Services, who are one of the largest independent fraud hotline companies in Asia Pacific, helping organisations prevent, and blow the lid on, corrupt and criminal behaviours.

Once PKF Forensic and Risk Services receive contact from a whistleblower, they will notify the nominated Key Contact Persons disclosed by the Insured in the Proposal Form. The whistleblowers identity will be kept confidential.

Whistleblower  
Hotline:  
**1800 857 376**

International Toll Free Number

## *Fraud in Australia*

### Australian Fraud Epidemic

- \$400M value of frauds in Australia greater than \$1M (Warfield & Associates)
- \$8.5bn estimated cost of fraud in Australia (Australian Institute of Criminology)
- 60% of frauds took over 3 years to detect (Warfield & Associates)
- \$3M average fraud in Australia & NZ (Australian Institute of Criminology)
- Gambling & Lifestyle are the biggest motivators of fraud (Warfield & Associates)
- 61% the percentage of frauds where there is no recovery (KPMG Fraud & Misconduct Survey)
- 75% of Australian businesses surveyed do not operate a whistleblower program (Ernst & Young Asia Pacific Fraud Survey)
- 43% of detected fraud cases were uncovered by a tip off (2012 Report to the Nation on Occupational Fraud and Abuse by the Association of Certified Fraud Examiners)

## FAQs

- Q.** Can we tell people about the DUAL Whistleblower Hotline?
- A.** DUAL actively encourages you to let as many people as possible know that you have a dedicated Whistleblower Hotline to help deter and detect fraud. You may wish to make an announcement in your company newsletter, website or Intranet, or display the Hotline number in common areas.
- Q.** What can we say about the Whistleblower Hotline?
- A.** We recommend that you simply say that you have the Whistleblower Hotline available and provide people with the Hotline number should they wish to use it. Of course, it's imperative that you keep the existence of your DUAL Policy confidential
- Q.** Will PKF Forensic and Risk Services advise the Police?
- A.** Involvement of the Police is at the discretion of the Insured. We would always recommend reporting any crime to the Police, however it is not the responsibility of PKF Forensic and Risk Services to report matters on behalf of third parties unless specifically instructed to do so.
- Q.** Will PKF Forensic and Risk Services keep all information disclosed confidential?
- A.** Absolutely. All information obtained is stored in PKF Forensic and Risk Services' Secure Data Management System with only a limited number of PKF Forensic and Risk Services personnel having access.
- Q.** Will PKF Forensic and Risk Services notify any information to DUAL?
- A.** No. It remains the Insured's responsibility to disclose to DUAL any information which may be relevant.

- Q.** How long is the Whistleblower Hotline available to use?
- A.** As long as you hold a current Policy with DUAL that contains the DUAL Whistleblower Hotline Endorsement, you may use the Hotline.
- Q.** Who can use the Whistleblower Hotline?
- A.** The Whistleblower Hotline is available to employees, contractors, suppliers, customers and other third parties.
- Q.** How often can we utilise the Whistleblower Hotline?
- A.** There is no limit to the number of times that the Hotline can be accessed during the insurance period.

## The Process

