

INTERNAL DISPUTE RESOLUTION

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

By documenting our Internal Dispute Resolution (IDR) policy in this manner, we aim to ensure that everyone at DUAL understands and complies with the IDR procedures, which in turn promotes accountability and transparency of the IDR process.

Standards and requirements of the Internal Dispute Resolution Policy

DUAL's IDR Policy incorporates the standards and requirements prescribed by the Fair Insurance Code as follows:

- We will conduct complaints handling in a fair, transparent and timely manner.
- We will acknowledge receipt within 5 business days of receiving your complaint.
- We will give you the name and contact details of the person handling your complaint.
- We will ensure that someone experienced who has not been handling your case fully investigate your complaint.
- We will respond to a complaint within 10 business days of the date we have all the necessary information we need to determine your complaint.
- In cases where further information, assessment or investigation is required, we will agree reasonable alternative timeframes with you. If we cannot agree on reasonable timeframes, you can contact one or other of our independent external dispute resolution schemes about those timeframes.
- We will keep you regularly informed of the progress of our response to your complaint.
- We will only ask for and take into account relevant information when deciding on your complaint.
- Where an error or mistake in handling your complaint is identified, we will immediately initiate action to correct it.
- If we cannot resolve your complaint to your satisfaction through our internal dispute resolution process within 2 months, we will explain our reasons to you in writing and provide you with a 'deadlock' letter so you can take your complaint to one or other of our independent, external dispute resolution schemes..
- You have a right to:
 - Ask us for information we hold on our records about you, and
 - Access the information that we have relied on in evaluating your claim, and
 - Ask us to correct any mistakes or inaccuracies in that information.
- We can withhold that information from you in some circumstances. If we withhold information from you, we will give you the reasons. You can ask us to put our reasons in writing. You can request a review of our reasons through our complaints handling procedure or the Privacy Commissioner.
- We will treat your information confidentially, including where you have given us permission to pass this on to third parties, such as advisers and assessors, repairers and suppliers.



How do you contact us?

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

Email: claims@dualnewzealand.co.nz
Telephone: +64 09 973 0190
Fax: +64 09 973 0190
Mail: DUAL New Zealand, Level 20, 191 Queen Street Auckland 1010

What happens if the complaint is not resolved?

In the event your complaint is not resolved, you should contact Scott Galloway, the Lloyd's General Representative in New Zealand at:

Telephone: (04) 472 7582
Email: scott.galloway@hazelton.co.nz
Mail: Lloyds General Representative in New Zealand c/o - Hazelton Law
PO Box 5639
Wellington 6145

Who will refer your dispute to Policyholder and Market Assistance at Lloyds.

Information about the Lloyd's complaints process as well as the Insurance and Financial Services Ombudsman is available on our website.