



## 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 policy.

### Standards and requirements of the Internal Dispute Resolution Policy

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

- We will conduct complaints handling in a fair, transparent and timely manner.
- We will respond to a complaint within 15 business days provided we have all the necessary information and have completed any investigation required.
- In cases where further information, assessment or investigation is required, we will agree reasonable alternative timeframes. If we cannot agree, we will 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 keep you informed of the progress of our response to your complaint.
- We will make available information about our complaints handling procedures.
- We will only ask for and take into account relevant information when deciding on your complaint.
- You will have access to information about you 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 we notify you of our response we will provide information on how our response can be reviewed by a different employee who has appropriate experience, knowledge and authority.

### How to make a complaint

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.

### How do you contact us?

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

Email: [claims@dualasiapacific.com](mailto:claims@dualasiapacific.com)  
Telephone: 1300 769 772  
Fax: 61 (02) 9248 6301



Mail: DUAL Australia, Level 6, 160 Sussex Street, Sydney, NSW, 2000

**What happens if the complaint is not resolved?**

In the event your complaint is not resolved, it will be treated as a dispute and will enter the EDR process. 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.