
From: Insurance Review

From:
Sent: Wednesday, 19 June 2019 1:32 p.m.
To: Insurance Review
Subject: Insurance

:Insurance Company neglect:
From .

Hello,

This is a very brief outline of events.

Over the past 2 years we have been in a battle with over snow damage to our home.

It took quite a bit of effort for them to do the right thing and even attempt to address the problem.

They originally acknowledged some damage from water ingress from damaged roof to the value of about \$14,000.

Refused to send out an electrician or someone to inspect the carpets.

We had an electrician out and he said it was a miracle the house didn't burn down as water had got into the wiring and fuses started to blow.

Only thing that saved the house was the power was out for a week.

Six months later they sent out an engineer after we decided to send out an engineer. His report was pretty much ignored and they came back with an offer of 24,000.

The local council inspected the

We then had carpet specialists and other experts come out the following year.

After getting reports they sent out another engineer through the ombudsman, again they both ignored the report but acknowledged the carpets and electrical, but again fell short.

The reports all acknowledge mould had gone right through the house, also noted by tradesman who visited the home.

The local council came and inspected the house and the extremely damaged roof structure and proceeded to red sticker the house.

With help from local builders and carpet specialist we were able to stay in the house, (as we had nowhere else to go) after a lot of strengthening were done, plus cleaning of mould. Our health has deteriorated all the same.

They finally offered to replace the carpets but did not allow funds for removal of carpets or shifting of furniture nor the cleaning of the floors as recommended in report to remove all mould under carpet. They said that was our problem.

Yet our policy is a comprehensive. Lawyers said that this would have to change which means we have to challenge it in court.

We then sort a building surveyors report, which is attached. It is tamed down to help us avoid expensive litigation in the hope the insurance company would come to their senses. As it has been explained to us that it is and should be covered in the policy.

We have still to resolve this.

According to all the house has to be stripped out checked and walls and ceilings replaced and painted new carpet etcetera.

Have been instructed to move out as it is too big a job to allow us to stay in the house and could be a major health issue. Especially the mould situation. Also in the repairing and plastering.

The insurance company said they wouldn't meet this expense.

Both on the pension this is beyond us and according to all legal professionals is totally outrageous.

2 years on it is about to become a legal issue, it's a nightmare from hell.

There are a lot of other issues and things that got neglected not mentioned.

We had a wet back on our electric water cylinder, the flue got damaged, which was acknowledged by

and the electric cylinder was deemed dangerous. But as they didn't do anything about it we had a considerable time (6 months) with out hot water. We had the house put on gas to resolve the issue.

The Bathroom was badly damaged, but they refused to even go into the bathroom, we have since had the bathroom renovated.

We still have no flooring in certain parts of the house and it is cold as all the insulation is damaged.

The list is long.

If needed maybe able to supply more info.

But the truth is we are tired of it and somehow wish to move on.

is 73yrs. They know we are not financial and also are exempt from any culpability which makes it even harder to deal with each individual.

The Ombudsman scheme was a total failure and did not even respond to the own reports. Hard to believe but apparently (According to the Lawyers) not at all uncommon. As we have also found out from others. It seems they do more damage than good and always leave cases in a mess.

Have been keeping The Hon: Kris Faafoi up to date for the past year on events.

Hope this is of some assistance.

Thanking you

Hi

Thank you for your email of 18 June. This has been brought to the attention of the Minister.

I encourage you to share any further comments or concerns with the team leading this work by contacting financialconduct@mbie.govt.nz for the work on financial institutions conduct, or insurancereview@mbie.govt.nz for the insurance contract law review.

Thank you again for taking the time to write.

Office of Hon Kris Faafoi

Minister of Commerce and Consumer Affairs | Minister of Broadcasting, Communications and Digital Media | Minister of Civil Defence | Minister of Customs | Associate Minister of Immigration
Parliament Buildings, Wellington |

From:

Sent: Tuesday, 18 June 2019 10:30 AM

To: John-David Chaker <John-David.Chaker@parliament.govt.nz>

Subject: report from Building surveyor

To Hon Kris Faafoi.

C/O John-David Chaker.

Hi,

We had a building surveyor conduct a inspection of the property and present report.

Solicitors say that by getting this report it will surpass all other reports.

The report has been toned down to help us find a simple settlement and could be a lot harsher on both engineers and insurance company.

But knowing our financial situation it has been less critical but does describe the situation to help negotiate a repair with any luck to avoid

A legal dispute. Which for the average people/pensioners is something we don't have the luxury of which we understand is a typical situation that most people have to deal with. Sadly we had hoped the Ombudsman scheme had been more robust and looking to help but they chose to take sides.

Rather than base it on reports.

Sadly our health will probably not survive the ordeal by the looks of things. Living in moldy conditions is taking its toll.

Roll on summer.

But rest assured we do recognize that you cannot intervene in such matters and do not expect it.

We will look into legal aid if the need arises.

But thought you may find this interesting in your upcoming discussions with the review.

Thanks

From: John-David Chaker <John-David.Chaker@parliament.govt.nz>

Sent: Thursday, 21 March 2019 1:49 PM

To:

Cc: Stephen Tat <Stephen.Tat@parliament.govt.nz>

Subject: RE: Letter from Hon Kris Faafoi

Dear Mr

On behalf of Hon Kris Faafoi, Minister of Commerce and Consumer Affairs, please find attached a letter in response to your email of 15 February 2019.

Thank you again for taking the time to write.

John-David Chaker

Office of Hon Kris Faafoi

Minister of Commerce and Consumer Affairs | Minister of Broadcasting, Communications and Digital Media | Minister of Civil Defence | Minister of Customs | Associate Minister of Immigration
Parliament Buildings, Wellington |

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