
From: Insurance Review
Subject: FW: Insurance Contract Law Review feedback

From:
Sent: Saturday, 29 June 2019 4:20 pm
To: Insurance Review <insurancereview@mbie.govt.nz>
Subject: Insurance Contract Law Review feedback

To Whom it May Concern,

I only became aware of the Insurance Contract Law Review yesterday, and ran out of time to read the content and make a formal submission before the deadline.

However, I do sincerely hope that the panel will consider removing discriminatory practices which usually see insurers refusing to pay out for medical conditions caused by congenital issues.

The above situation impacted us personally when our 14-year-old daughter was unexpectedly diagnosed with a serious congenital heart defect. From memory, we would have received \$10,000 from our life insurance policy to support our child during treatment if she had developed cancer, or something similar, but because our daughter's heart defect was something she unknowingly had since before birth, we received nothing - despite her needing open-heart surgery in another city and many weeks of recovery at home.

I also think it is imperative that insurers continue to be denied the ability to request or research the genetic history or any genetic results for clients or potential clients. If this were to be allowed, it would throw the door wide open to further discrimination against people who have no way to control the genes they are born with, while insurers would continue to offer full coverage to other people who fall ill or get injured due to poor or risky decision-making.

Kind regards,