
From: Insurance Review
Subject: RE: Insurance Treatment

-----Original Message-----

From:
Sent: Monday, 24 June 2019 7:30 pm
To: Insurance Review <insurancereview@mbie.govt.nz>
Subject: Insurance Treatment

Consumer,

My major concern with insurance companies is that they seem to hide changes to policies that almost always (the word almost is probably redundant) seem to adversely impact customers.

We had an updated policy 2 years ago and I didn't have the time or inclination to read the 30 page policy and compare it to our previous version from the same insurer. Why can't they just highlight on page one the overview of what they have changed.

The impact on us was that a year later our dog pee'd while we were out for a few hours in 3 rooms. We put in our claim for replacement carpet, our first claim in 12 years and were told that one of the policy changes made meant that each room was considered a separate claim and each would have a separate \$1,000 excess. All this was a surprise to us and I can't imagine too many people going through new t's and c's with a fine tooth comb. Policy changes need to be summarised and highlighted.

Thanks,

Sent from my iPhone