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**From:** Greg Angell [REDACTED]  
**Sent:** Monday, 24 June 2019 6:12 p.m.  
**To:** Insurance Review  
**Subject:** Life insurance concerns

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

My concern is that having paid my monthly fees for cover for 10 plus years and having provided access to my medical records, that upon my death from a medical event they can again review my records and find an excuse not to pay out to my beneficiaries.

If I have missed or overlooked an issue which may have been insignificant to me or I was unaware of its importance this can be used as a reason for non payment.

The law needs to be changed to that of Australia where insurers can't do this as it's unfair, the insurers have received payment and have done their due diligence so should pay out.

This would be a big step forward.

Sent from my iPhone