

From: s 9(2)(a)
To: [Insurance Review](#)
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To whom it may concern,

Insurances no matter if its for travel, house, contents, life, funeral etc, should be straight forward and not so complex and confusing for the customer, for example if i was to take out a travel insurance in case of sickness then the insurers should ask for a doctors history of the patient instead of asking questions we may forget to answer and be denied a claim because i forgot something. After the doctors history is read then it is up to the insurance company to accept the customer or not.....insurers do not pay out on pre-existing sicknesses but will take your money anyway for other travel loses.

House insurance is a nightmare also, how am i supposed to know or answer questions about house and land measurements and how much it costs to take away rubble when your house falls down in a storm or fire, Every house in nz should have all these requirements that the insurers ask for but where do i get a copy or does any such place exists?

Please make insurance companies user friendly and straight forward

Kind regards

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