

From: s 9(2)(a)
To: [Insurance Review](#)
Subject: Insurance terms
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Hello,

Insurance contracts are confusing. These now read like books of many pages. It seems that the more conditions can go into the contracts the easier it is for the insurer to void the contract later when a claim is made. Simplicity and plain language (as they used to be) is preferred.

The presumed insurance terms too are ridiculous. This applies to insurers claiming "important" information should have been disclosed. How can a person know in all respects what may be important to an insurer. The insurer should ask questions rather than leave it to the imagination of the insured to know what may be important to an insurer.

Most normal people can't remember when they have been to say the GP for an issue that is resolved only for an insurer to say at a much later date disclosure should have been made. One hears stories about people having sought help for a temporary past resolved anxiety issue which is later said should have disclosed as a mental health issue question. Its ridiculous.

Insurance these days is made deliberately complicated by insurance companies to allow them to avoid legitimate claims.

s 9(2)(a)

Disclosure should only be made on the basis that a reasonable person should have known of the relevant issue.

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