

From: s 9(2)(a)
To: [Insurance Review](#)
Subject: Insurance changes
Date: Monday, 9 July 2018 10:45:08 p.m.

Hi there

As property owner, we have had a few issues with our rentals and our own home.

1) our claim was declined because our carpet which flooded by our tenants wasn't covered due to the carpet clued to the floor.

2) we have had a huge claim with another rental and it was considered as gradual.

Even though we have been paying insurance of \$300 plus per month and the cost of the repairs were around \$20,000, the insurance company only paid \$4000 as max gradual cover is \$5000

The water damage was believed to be from the insulation team under the floor who burst a pipe causing the whole kitchen floor to cave in.

Our second claim also water damage due to break in heat pump drainage pipe through wall.

Damage around \$10,000 only got \$4000

It so unfair and the inspection process is too because by the time the inspector shows up a week later, possible more damage done due to water.

Then another two weeks wait for approval and decline etc

I really think these two issues are common and you should look at.

It's not fair when insurance companies just opted for gradual to get away from fixing the problem.

The description and disclosures in this part of all policies should also be clear

Thanks

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