

**From:** s 9(2)(a)  
**To:** [Insurance Review](#)  
**Subject:** Have my say Insurance Review  
**Date:** Tuesday, 10 July 2018 7:14:50 p.m.

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I think if a policy has been accepted and payments made on policy then any claims should be accepted. Therefore the it would be easier if the Insurance company asks for access to medical records and do there checking before accepting a new client.

If a client is found out to have been accepted for a policy when they should have been refused, especially if making a claim then the company didn't do their due diligence and if they refuse to pay out the claim because the person should never have been accepted as a client then ALL of their payments to the Insurance company should be refunded.

There should also be a clause so the insurance company must pay out within a reasonable time. If they don't then they should have to pay the Insurance policy holder an extra amount depending on how long the policy holder has to wait... For instance : You make a claim... it is to be processed within a month. Payout within a week or two of that. And for every week the decision or payment is delayed the Insurance company should pay a \$? Penalty to the policy holder.

If it is House Insurance then the longer it takes to resolve the more costs for alternative housing ie. Motel.

From  
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Sent from my Samsung Galaxy smartphone.

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