

## Your name and organisation

Name	s 9(2)(a)
Organisation	

## Regarding consumers' disclosure obligations

<b>Were you aware of your general duty to disclose all material information when applying for insurance, and that the duty goes beyond the specific questions you are asked in your application for insurance?</b>
<i>"And anything you may think you should disclose"... specific questions should be asked by the insurer to avoid any grey areas.</i>
<b>If you were aware of your duty to disclose material information, who informed you of this duty?</b>
<i>Completion of the insurance proposal either written or verbally.</i>
<b>When applying for insurance, do you understand what material information you need to give the insurer so they can assess the risk of providing you with insurance?</b>
<i>Only what is specifically asked - the insurance company should know how to word questions so they get the relevant information required.</i>
<b>Do consumers understand the potential consequences of breaching their duty of disclosure?</b>
<i>Doubt it.</i>
<b>Have you ever breached your duty of disclosure? What consequences were there for you in terms of the insurance cover you were able to obtain under the policy following the breach?</b>
<i>Don't think so and no consequences.</i>

## Regarding conduct of insurers

<b>What do you think fair treatment looks like from both an insurer's and consumer's perspective? What behaviours and obligations should each party have during the lifecycle of an insurance contract that would constitute fair treatment?</b>
<i>Understanding by the consumer of the cover they are considering; comprehensive questions from the insurer so there are no grey areas.</i>
<b>What has your experience been of the claims handling process? Please comment particularly on:</b>
<ul style="list-style-type: none"><li>• information from the claims handler about:</li></ul>

- o timeframes and updates on timeframes
- o reasons for declining the claim (if relevant)
- o how you can complain if declined
- The handling of complaints (if relevant)

*Actual claims OK it is the pre approval (medical) that has caused a lot of stress, frustration and time wasting, in particular, to the specialist.*

**Have you ever been sold an insurance product that was inappropriate for your circumstances? Or are you aware of this happening to others?**

*Not that I know of*

**Have you ever felt undue pressure from an insurer or insurance intermediary (such as an insurance broker or salesperson) to buy or renew an insurance policy?**

*No*

## Regarding difficulties comparing and changing providers and policies

**When considering the purchase of insurance, what sources of information do you draw upon to make your decision? (e.g. comparison websites, talking directly to different insurance providers, talking to an insurance broker or financial adviser)**

*Mainly word of mouth from family and friends*

**How long do you think you typically spend reading an insurance policy before you purchase it?**

*Always read through a document when considering a new policy.*

**Do you think you have a good understanding of the insurance policies you currently hold?**

*Mostly*

**If not, what is the main barrier to you understanding your insurance policy?**

*Insurance jargon, legal wording which is not easy to interpret*

**Have you ever been in a situation where you thought you had a certain level of cover under your policy, but when you went to make a claim found you were not covered? If so, please provide us with a description of the situation.**

*Opposite - car claim (Tower) where we had the rental car option but were not advised of this when we did the claim process. It was several weeks later when checking the policy that we realised we had not been able to use this option. We were finally reimbursed for rental car use for the time we were without the car, however, this was only because we were adamant about us receiving reimbursement - it took awhile to get resolved.*

**Would you like to switch insurance providers? If so, what is your main barrier to switching?**

Unlike electricity companies, there is no simple way to compare insurance policies - we have wanted to look at the market to ensure we are getting the best deal, however, the time involved is offputting and we have no reason to want to switch companies at this stage.

**What, if anything, should the government do to make it easier for consumers to compare and change insurance providers and policies?**

Policies to be written in simple English that the average person can understand.

## Regarding exceptions from the Fair Trading Act's unfair contract terms provisions

**Are you aware of instances where the current exceptions for insurance contracts from the unfair contract terms provisions under the Fair Trading Act are causing problems for consumers? If so, please give examples.**

Yes {I am presuming the below are classed under the Fair Trading exceptions otherwise would just be totally unfair that they are being imposed), Medical Insurance (NIB) where they:

1. don't allow important background information, eg Family History to be considered regarding a patients need for a particular surgery/treatment
2. want to decide the course of treatment/surgery themselves rather than taking the advice of the specialist; waste specialists time to complete forms and provide additional evidence during surgery (take photos to justify the surgery) rather than the specialist being able to focus on the patients wellbeing; and placing unnecessary stress on the patient during an already stressful situation by further questioning even when the documents have been completed by the specialist and there is a long term relationship with the patient and specialist {23 years) regarding the procedure that is now required to be carried out.

**More generally, are there terms in insurance contracts that you consider to be unfair? If so, why do you consider them to be unfair?**

As above

## Other comments

**We welcome any other comments that you may have.**

{Insert response here}