

From: s 9(2)(a)
To: [Insurance Review](#)
Subject: Insurance Review
Date: Tuesday, 10 July 2018 1:07:49 a.m.

To the reviewers,

I would like to submit a suggestion. " If an insurance company takes premiums off an insured person for a number of years and then on their first claim denies that claim because of some missed non-deliberate disclosure, stating that the insured person would not have been given cover if the disclosure was known. Then the insured person should be given a full refund of their premiums, plus interest." This seems only fair because the insurance company really has obtained the premiums by deception, letting the insured person believe they had cover when all along they were never, ever going to be covered. I'm sure if this went into law the insurance company's would make a damned site better effort to make sure they had all the information required to guarantee the insured person really did have cover.

Yours Sincerely

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