

## Your name and organisation

Name	s 9(2)(a)
Organisation	consumer

## Regarding consumers' disclosure obligations

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?
<i>No. Only answer specific to the question</i>
If you were aware of your duty to disclose material information, who informed you of this duty?
<i>[Insert response here]</i>
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?
<i>I believe I do but until an incident or dispute arises you can never be 100% sure</i>
Do consumers understand the potential consequences of breaching their duty of disclosure?
<i>Yes but they don't intentionally not disclose everything. You cant remember everything on the spot when filling out an application.</i>
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?
<i>No</i>

## Regarding conduct of insurers

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?
<i>Consumers usually have a 'cooling off period', insurer's should also be given a period where they can do all the checks they want and if they accept payment from you then it should be deemed that they have accepted all that is disclosed and bound to the contract and not deny a claim after many years of taking your money. And then if they want to deny a claim they should have to apply through something like an ombudsman for approval</i>
What has your experience been of the claims handling process? Please comment particularly

on:

- information from the claims handler about:
  - timeframes and updates on timeframes
  - reasons for declining the claim (if relevant)
  - how you can complain if declined
- The handling of complaints (if relevant)

*[Insert response here]*

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

*No*

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?

*Yes but I wont let them push me. I rang a company to get a quote and they asked when my insurance needed renewed and wanted to change me over but I said "I never said I was going ahead, I was getting a quote"*

## 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)

*Person to person and company reputation*

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

*15 minutes*

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

*I wouldn't say good, more hope the unusual doesn't happen*

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

*Length and complexity of documents, and cant think of all the different circumstances that may arise where you would lodge a claim only to find you arnt covered.*

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.

*Yes, damage to a swimming pool liner by rodents. So the question then is 'if rodents chew*

*through electrical wire and cause the house to burn down am I covered?'*

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

*[Insert response here]*

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

*[Insert response here]*

## 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.

*[Insert response here]*

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

*Yes, vehicle insurance. I had an instance where I was using a tractor owned and insured by someone else and I damaged it. I enquired to claim under my public liability and obligation cover but was told no, the owner had to claim through their insurance*

## Other comments

We welcome any other comments that you may have.

*[Insert response here]*

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