

From: s 9(2)(a)  
To: [Insurance Review](#)  
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## Submission on discussion document: Insurance contract law review

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### Regarding consumers' disclosure obligations

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?

*[Re: Insurance requiring a declaration of medical history.]*

*Too difficult for the layman to provide this information with total accuracy. Agreed access, for the insurer, to the consumer's private medical records would solve this.*

### 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?

*{Re: Insurance requiring a declaration of medical history.}*

*The consumer has the right to provide the insurer full access to their medical records if they desire to do so. The insurer must accept this as the declaration.}*