

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

Submitted By: [REDACTED]

Email: [REDACTED]

Phone Number: [REDACTED]

Submission for: My Self

Name of other person, business or organisation:

Do you agree to your submission being published: Yes

Do you agree to your full name being published: No

Your submission:

I [REDACTED] purchased my Mazda 6 Luxury Sports Hatch car with VIN - [REDACTED] from [REDACTED] [REDACTED] with ABN - [REDACTED]. When engaging in the purchase of this second hand car from the [REDACTED] I was offered to purchase Extended Warranty Insurance for the Mazda 6 car. The insurance was offered in 3 tiers and I purchased the supposed highest/most expensive/comprehensive extended Warranty Insurance policy available at the time. The Insurance Policy offered by [REDACTED] which I purchased for \$1,595 AUD was titled - "Auto Assure warranty protection", with Product titled - "[REDACTED] Auto Assure Advantage", Contract number - [REDACTED]. At the end of 2014, I realised that the driver's seat of my car would rock and notified the Insurer. The insurer claimed that their insurance policy did not cover reasonable wear and tear and that they were not going to do anything about the driver's seat that would rock back and forth even though the car had done under 50,000 kms. I then contacted [REDACTED] and demanded they do something about the faulty car seat as it was not reasonable for me to have bought the car with low mileage with the added extended warranty (till Feb-2017) and have an unsafe driver's seat. [REDACTED] took on the issue and ordered the bearings of the driver's seat be replaced for me in Alice Springs through the local [REDACTED] in Alice Springs. The parts were sent to Alice Springs and the seat bearings were repaired. What I did take issue with was the fact that [REDACTED] with ABN [REDACTED] refused to cover the costs of what should have been picked up by them, [REDACTED] not [REDACTED].

Then in mid-February 2017, a few days before the policy expired on the 18th of February 2017, I contacted [REDACTED] Auto Assure by phone to advise them that one of the sun visors in my car was a bit flimsy/faulty and that I wanted it repaired. The man on the phone refused to accept that the visor should be fixed by them. I requested to speak to a supervisor and he advised me that he was the supervisor. When I requested an email address to put my complaint in writing, he refused to do so claiming it was a privacy matter and would not be providing me with any email addresses to lodge my complaint in writing. Frustrated that I had been sold a junk extended warranty policy at nearly \$1600 AUD, I contacted [REDACTED] and they refused to fix my issue and only advised me that they would pass on my concern about poor Extended Warranty Insurance products to someone else at [REDACTED]. But no material remedy – financial remedy was offered leaving me feel conned of \$1,595 I paid in June/July 2013 for the highest level of Extended Warranty Insurance {words to that effect} on the extended warranty insurance.

I complained about my matter to the [REDACTED] using my email [REDACTED] to the email [REDACTED] on 11-JAN-2018 titled [REDACTED] seeking REMEDY for Bogus Extended Warranty Insurance sold by [REDACTED] with four attachments in the email that can be forwarded to the Commission on request. I received a reply from a [REDACTED] via email address [REDACTED] on 17-JAN-2018 advising me that my matter was "unsuitable for conciliation" ... and that I should have read the policy before purchasing it, and that I "may wish to seek legal advice. Darwin Community Legal Services may be able to assist you further and can be contacted on [REDACTED]. This proved to me that the entities that are funded by the State/Territory Governments that consumers turn to for help and remedy are unfit for purpose by not willing to engage in materially remedying consumer/s (myself – [REDACTED] in this case) for being sold junk insurance policies thereby allowing insurance firms to con consumers of their hard earned cash.