

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

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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:

On 2 April 2014 I was in a direct rear end collision. The P plater who slammed into my car was insured with SGIC and SGIC have outright denied liability. This is outrageous. The offender showed reckless and or inattentive driving. Insurers denied my claim putting profits and financial gain ahead of their own legal responsibilities. Their own willingness to break the law by denying my claim. The law seems not to be imposing sanctions strong enough to deter these processes of denying claims and causing stress to victims. Inadequate corporate regulator actions. SGIC refused to accept liability even with photographic evidence of the damage and a police officer suggesting and supporting my statement of events is most likely. I have also been told that in court proceedings, the allocation of liability will need to be shared as it is unlikely that the other party will fully accept 100% liability. This is outrageous. It's not right. To say that I share liability is so wrong.

- You can't go tell a murderer that they are not completely a murderer because the person they murdered was on the other end of their weapon. The victim shares fault?? That's so wrong.

- You can't go tell a construction site worker that he has to share liability and fault because he was standing in the way of falling crane. You can't tell this injured worker that he was in the wrong place at the wrong time and needs to be share liability too.

- You can't tell a child abuse victim that they are at fault because they didn't get out of the way of the abuser

- You can't tell a homeowner that the house was situated in the line of a bushfire and so they can't have full compensation for the loss of their house.

I'm sad because my injuries are for life. I am gutted and feel failed if I am to share liability. It's just simply so wrong.

I now have to wait for a settlement conference and maybe a trial if SGIC do not cooperate in settlement meetings - which is likely seeing how outrageous this whole process has been.

This process is outrageous. I am firstly insured with CGU for comprehensive insurance - to which I was only paid "half" my loss for the value of my car. The other "half" has not been paid because the other persons insurer SGIC is not accepting liability.

It has been 4 years lawyers fees and time. And I cannot believe that I have to threaten and take SGIC to court to simply have my entitlements. I thought an insurance policy was for peace of mind. This is all too stressful, complicated, causes anxiety, depression, hopelessness and mental trauma. I am deeply changed as a person now and cannot express how difficult this entire process been, just because I was in the wrong place at the wrong time.

Claims need to be dealt with correctly and without deceptive and deliberate misconduct. Penalties for the insurer, and compensation for the stress, anxiety, time, mental trauma that all this causes.