

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

Submitted By: James Edward Troy

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: Yes

Your submission:

I made a legitimate travel insurance claim based on complimentary travel/health insurance in April 2018. The credit cards with the complimentary travel insurance are issued by [REDACTED] and are Mastercard & then American Express also. When I phone the contact number re the travel claim they answer "[REDACTED]". Emails relating to the claim come as from [REDACTED]. It is now October 2018 and my claim is still not processed. [REDACTED] would say we need this form completed by the treating GP in Sydney, those receipts relating to the hospitalisation. Upon receipt of those they said the doctors report - fully completed for \$90 fee (non-refundable by the insurer) doesn't have any information they need, yet each question was answered. [REDACTED] said they would fax the GP and the hospital who treated the person 3 years ago for a discharge report. The didn't act at all. It took 3 months for me to go to the GP (another \$150 for completion) and contact the hospital and supply the information required. Mean while I got emails from [REDACTED] with the wrong patient name in them. [REDACTED] till haven't responded from now 2 weeks ago. During this claim time I also got a letter from [REDACTED] saying the claim was closed as they didn't have all the requested information supplied which they have from me. These are classic stalling, obstructive techniques to make to question if the claim is worth all the trouble. And indeed I have questioned that.

[REDACTED] say there is nothing they can do as they are not responsible for [REDACTED] behaviour.

I believe [REDACTED] is being unprofessional and dishonest in stalling this claim, asking for more information every time I call to ask what is happening with my claim. It feels burdensome and unnecessary on their part to me.