

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

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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:

To whom it may concern, Like the majority of the population I have a major problem with insurance, in this case my MotorTrade Policy with [REDACTED]

What you are told when you buy and what you get paid on is two entirely different matters. Currently I have 3 matters in dispute with them. One is a shopping centre damage where I backed out and the other party backed out alongside me and I hit him. When I phoned [REDACTED] I gave them all the details of both of us being at fault. If the other party had used any sense they would have waited for me to go out and leave, I moved first, carefully. It appears [REDACTED] paid him out on damage that was in the accident as well as preexisting damage. But all they have been interested in was \$1000 excess. They it appear did not listen to my description of what happened. All they want is the excess! I did not claim for my own vehicle, as the damage to the rear of my Falcon tray top was minimal. Though in reality \$4-500 if taken to a crash shop. I repaired it myself.

My insurer held me 100% at fault, which I was not! And the preexisting damage is seems was repaired as well. The 'crooks' who buy these so called debts are still hounding me! Which itself is a MAJOR problem with the Financial industry. And it happens to thousands of people every week.

Next problem,, I was overseas from Easter to the Queens Birthday Weekend last year. I had friends and neighbours clearing the mailbox, feeding my cat [My small business is Home based] as well as my bookeeper coming in once a week to pay bills etc. A friend driving by noticed that the roller door on the carport was up about a metre. Had been forced. So he came in, the bookeeper was here and he organised a relative to get the door back down and secure. When I arrived back I made a claim, should be simple,,, yeah right. 16 months later I am still getting the run around. And the excess it seems has gone from \$250 to \$350 now \$500 as of today.

I was told 5 or 6 weeks ago the roller door had to be made and it would be 3 weeks. This was by their 'adjuster' [REDACTED]. Now as of today they want to give me a cash payout. For the items stolen that is fine as most have been repalced already at my expense as they are needed. But having to deal with builders and the like is why I pay insurance and IF they want to give me X amount it will be far less than what it will cost me retail installed. That is a given.

As a very long time car dealer I have seen dozens if not hundreds of people trying to replace a car stolen or damaged with a cheque for wholesale money,, less excesses. So cannot afford to replace what they had. This in mid priced cars.

And as a dealer and repairer seen the hassle Crash Repairers go through to keep their business running. Where they are really only paying the expenses. Take eg, a \$3000 job, overquoted at \$3300 as it will be knocked down and then they get \$1800 to do the job. So the jobs are done cut price and noone is happy. Though the insurance would sooner Write the car off and then sell it at crash auctions where buyers too often seem to pay too much money. So the cycle continues,,

My other main hassle is August 17 I backed out of my driveway and was hit by another vehicle from across the road. An argument ensued and the passenger kicked in the rear quarter of my vehicle and then they did a runner. The bumper damage [which is all that was damaged on my vehicle] if I had too I could repair and paint myself for \$150 worth of materials. Not taking into account my time. But the quarter panel damage was more serious as the color matching of the pearl paint was a real hassle and above my skills. IF I had painted the bumper and the color was bot quite right it is less of a hassle. Many were never right from new!

In this accident I was 100% in the right, but [REDACTED] wanted a thousand dollars. The argument went for months. I had to fill in forms to get the other drivers name [who did a runner] etc etc. I then got a call from my favored repairer [people I have known for decades] that it had been approved. Finally, after 9 months. I sent the car in for repairs, got it back and happy [it is a \$25000 Landcruiser] and was presented with a bill for a \$1000. Since I did not want to see the repairers out of pocket I paid. And was VERY unhappy with the [REDACTED] crooks who had in effect conned me out of the money. It was up to them to get the money from the other party, not for me to do it. And after all the hoo ha again they did not take the

details when I reported it to them, all they were interested in was \$1000! And I did give them the other drivers name that I had got on the QT from the Police on the day.

Now we go to the next drama, because of the lack of service/ interest/ customer service etc i put the vehicle accidents into the hands of the FOS. Who it seems are a paid arm of the insurance industry as they think it is ok to get conned out the so called excess. From them and [REDACTED] I am told since both vehicles were reversing we have to wear our own costs. Except I was backed into,,, then had my car kicked and they did a runner. It seems that is ok!! And since the other accident was 50/50% but they over paid for the other party. They cannot have it every way!

Also as an aside, in the middle of all this I had a car parked in the street and it was backed into by a lady doing business across the street. She gave me all her details etc and I put it in [REDACTED] hands,, they did not ask for a \$1000 but did NOTHING to get my vehicle repaired. In the end I rang the ladies insurer and it was approved in 2-3 days. I pay insurance for them to handle that sort of thing and they did nothing!

I repeatedly asked for management at FOS to review this b/s but it seems they are never available, for months on end! Now worse,, In late May I had a chargeback on an EFTPOS transaction. Mastercard/ Westpac seem to think that a dispute over 1 part of a 9 part order means the buyer gets over \$2000 worth of goods for free. Blind Freddy can see that is not right but hey Mastercard thinks it is!! In late June or early July I had put it in the FOS hands. As of early last week it seems they have lost it so I have had to start again.

So the FOS are not an ombudsman of any type. Just paid industry cover up agent!

Also as a one time Ebay seller I asked for ASIC and the ACCC to deal with dodgy Ebay / Paypal dramas. Paypal is the warranty arm of Ebay and is very much less than honest. They always find in favor of the buyer! Both are useless and may as well close down! A very stressfull situation where the crooks are using this as a means of getting free items. I had to give up as it was driving me insane,, and I am supposed to avoid stress. The reason I closed down my car yard and went to working from home was stress.

The Commission should have a hard look at Ebay and Paypal as they are very shonky, worse they do at their customers [sellers] expense which is dumb. And the reason there is a LOT less business sellers on Ebay now and very few private sellers. They are actively trying to get sellers like me back. But they can shove it. These days IF you sell an item and accept [which you have too] Paypal it is near 12" costs. A LOT on a 1-2 thousand dollar transaction. Having to accept Paypal to me and many others is illegal as we should not be forced to accept a payment from someone who you do not trust. with lots of reasons. Last week I had a chap ph me and want to pay with Paypal. I told him Credit card or bank transfer. Either he was yet another crook or believes the propoganda from Paypal that their payments are the only trustworthy ones. Yeah right!!

Please excuse my ramble, I hate writing letters and hate getting ripped off even worse. This has taken me about 3 hours between customers and trying to make sense. I think I put my contacts on the first page but again. Lee Nicolle t/a LDN Wholesale. [REDACTED]