

## SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

Submitted By: Penelope Tastula

Email: [REDACTED]

Phone Number: [REDACTED]

Submission for: Another Person

Name of other person, business or organisation: Territorians over 67 years of age who are still working

Do you agree to your submission being published: Yes

Do you agree to your full name being published: Yes

Your submission:

Attention all Commissioners....

Royal Commission into Insurance.

My Dear Commissioners,

How many of you Commissioners are already over 67 but still work??? Check your Motor Vehicle/workers compensation "terms and conditions" it turns out in the NT, if you are over pension age you are NO LONGER COVERED FOR LOSS OF EARNINGS!! It could be the same in YOUR state or territory!!!

Did you know MAC doesn't pay compensation for loss of earnings to those over pension age whether you are drawing the pension or not??

A 68 year old friend of mine was injured in a car accident (the other driver ran a red light) on her way to work three weeks ago and is still in hospital when she tried to claim loss of earning the answer below was what she got back!!! She has had to use up her sick pay and holiday pay and that IS NOT FAIR OR RIGHT..... THAT IS AGE DISCRIMINATION!!

and I quote the email Janet Easy got from TIO/Alliance who manage Motor Accident Compensation Cover (MACC) for the Northern Territory Government,.

" I have also been advised by my Manager that under Section 13, 5A of the Motor Accident Compensation Act, entitlements to loss of earnings ceases once pension age is reached, therefore you will not be entitled to any loss of earnings compensation, I am deeply sorry I was unable to identify this information when we spoke on the phone. If you do have any questions or concerns you are more than welcome to give me a call or you can find a copy of the Motor Accident Compensation Act on our website, if you have trouble finding it, please advise and I will send one through. Thank you and regards.....

this is so wrong and discriminatory and I think all our Seniors need to be aware. Many may still be working. We all still pay the MAC levy on our insurance.... why aren't we covered? Why are we discriminated against? MAC should cover ALL car owners who pay the levy regardless as to what age they are for loss of earnings.

I have just checked the Motor Accidents (Compensation) Act as in force at 22 November 2017. It clearly states the following:

Part 4 Payment in respect of injuries

Division 1 General benefits

13 Compensation for loss of earning capacity

(5) The entitlements conferred by this section are subject to the following qualifications:

(a) a person ceases to be entitled to benefits under this section on the day the person reaches pension age

This is the Northern Territory Government Legislation! How dare they charge us the levy and then not give the same service that is given to younger people!! Expenses don't stop when you turn 67! If you are in hospital, you still have to pay your rent! You still have to register your vehicle AND PAY THE MAC LEVY.

THIS LEGISLATION MUST BE CHANGED AND COMPENSATION PAID

thank you

Penelope Tastula

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4th October 2018.