

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:

Hello Royal Commissioner and Staff,

Congratulations on your work so far but there is more to be done.

I don't know if this is the correct place for me to provide this information.

I have been in a dispute since May 2018 concerning a Suncorp Insurance Claim for storm damage to our property.

Until your report was released I made no headway with Suncorp but within an hour of your report being released I had a call "Can we talk about your claim". Well done your report did shake a few trees and there were people who fell out of the trees.

What has happened is that while some progress has been made, Suncorp are still not accepting responsibility for the effect of their actions on their Clients. I know this probably falls into other areas that requires Clients to sue the Insurance for damages *but it shouldn't*.

I have found out, to my grief, that Insurance companies will do anything to avoid liability some lawful and some questionably. Years ago plain English contracts were introduced to give consumers a fighting chance of understanding the contracts. Not to be outdone the Insurance companies have found other methods including mental stress.

I have mentioned before that these companies need to have a strong welfare section that can question the actions of the company as well as provide support for their Clients.

What is also needed is for FOS to be given the authority to deal with damages resulting from the company actions as a separate matter from the claim.

In my case, I suspect I may be given the option of taking part of my claim demand at the same time as signing a non disclosure clause preventing me from taking further action.

*I'm sending this to you **before** I talk to Suncorp (I did try to contact them but they had finished for the day) in case I'm prevented from contacting you or anybody else at a later time.*

What Suncorp appears to be doing is to offer a part settlement in the hope that the Client will accept that rather than fight on.

This should not be the way it works.

The Client should be able to accept a part offer while still retaining the right to pursue other parts of the claim through FOS..

A large percentage of Clients are uneducated when it comes to insurance matters and they need help dealing with the aggressive tactics used by Insurance Companies.

Thanks for all your good work so far.