

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

Submitted By: Mark Glendon Bird

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 have been a serving NSW Police Officer for the past 16 years. As such, I have had insurance cover by [REDACTED] through [REDACTED]. I did not join NSW Police until I was 46 years of age. I turned 60 on 07/08/2015. On turning 60, I was not aware that I was no longer covered for being "hurt on duty" even though I was still being charged by [REDACTED] \$2,700 per month. Unbeknown to me, my premium apparently had increased to \$2,700 per month. The original cost for "hurt on duty" insurance was \$70.00 per month. I couldn't understand why my [REDACTED] was not growing. Then I was informed that because I had turned 60 that no insurance company would insure a front line Police Officer over 60 for \$70.00 per month. Even though I was now being charged an extra \$2,700 per month, I was no longer covered. This situation continued for around 12 to 18 months until I took independent financial advice and was able to take a closer look at my [REDACTED]. The "anomaly" was eventually discovered by the independent adviser after around 2 days of trawling through my [REDACTED] Policy. The adviser immediately cancelled that part of my policy. The upshot being that I was and never was, after turning 60, covered for "hurt on duty" in my [REDACTED] policy which apparently was handled by [REDACTED]. I'm still confused or bemused about the whole set up with [REDACTED] however it may require some investigation by the Commission just to confirm that I am not the only one being charged for something I never received. No hard feelings from this end and I may not have the FACTS completely right however, if the independent financial adviser was kind enough to point it out to me, where does everyone else stand? Personally, I can't see myself being the only one affected by this "anomaly" in the NSW Police Blue Ribbon Policy. I do not seek any personal compensation. It is simply a matter of righting a possible wrong. Thanks for listening. Mark Glendon Bird.