

## 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:

Dear Commissioner

After 15 years of holding landlord property insurance with [REDACTED] during which time I achieved no claim bonus status, the customer management changed after [REDACTED] took over [REDACTED] promised to replace the damaged carpet on 29 September 2015 but took no action until I requested an update on 3 October 2015. [REDACTED] then advised that the initial call centre consultant incorrectly approved the claim and refused to honour their commitment even though the delay meant that it was too late to save the carpet.

My efforts to seek [REDACTED] was unsuccessful even though I provided proof that [REDACTED] had previously covered such an event. The delays resulted in remediation cost and loss of rental income, which I would be grateful if the Royal Commission could help remedy. Thank you.

[REDACTED]