

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

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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,

My name is [REDACTED] My contribution to this commission against insurance companies is their manipulation of terminology and their hiding behind technicality to avoid fulfilling their obligations with regards payment in the event of a claim.

In November 2015 I was diagnosed with breast cancer which resulted in the removal of both breast, a double mastectomy. I have been undergoing surgeries since this time, my last being 11th October 2018, just two weeks ago.

Us as clients faithfully pay our policy fees trusting that should we need the cover it will be there. Well when it came time for me submit my claim it was rejected. It was rejected on the grounds that the policy wording was the cancer was to be invasive in order to be valid. Whilst the diagnosis was DCIS (Ductile Cancer in Situ) meaning that the cancer was within the milk ducts of my breast, I would say that a double mastectomy was fairly invasive.

I trusted in the morals of humanity and believed that the insurance company that I have been paying for cover on life and cancer for myself and my children for over 15 years would be there to fulfill its obligation to honour the policy we had. Not to slither out of it over a small thing like wording, Invasive and Ductile. Both of which require much medical treatment and cost. The payout figure was from memory in the mid 10's of thousands, not much but enough to help cover the costs involved in my care.

It is disgraceful that this kind of thing happens. I guess time has shown that it is more prevalent then we realize considering this Royal Commission is taking place.

I don't expect much just that big business starts being responsible for the havoc that leave in their wake.

Thank you for your time in reading this, I do hope it helps.

Kind Regards

[REDACTED]