

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

Submitted By: Holly Kelsall

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:

[REDACTED]

Case number: [REDACTED]

After recently renewing my home and contents insurance (October 2018), I was advised that I did not have the level of insurance I believed I had. The way the PDS was explained to me in October 2018 was very different to how it was explained to me when I last changed the cover for my valuables in a call on 29th July 2011. I requested the calls to be reviewed and for [REDACTED] to get back to me.

I received a response two weeks later (24/10/18) which advised, they had listed to the calls and I was correct the agent who explained the PDS to me in 2011 had provided incorrect and inaccurate information and in fact for the last 7 years I have not had the cover I believed I was paying for for my portable valuables.

If, something had happened my engagement ring was not actually insured.

I was told thank you for raising this, the agent is no longer with the company, we will incorporate your feedback, this was human error and goodbye. IF I had had to claim then they would have honoured it and I should just trust that would have happened. No acknowledgement that for the last 7 years I was paying approx \$1,500/year for a policy that did not do what I believed it did.

[REDACTED] have a policy to respond within 48 hours and I did not get a response for two weeks. I asked for escalation on 24/10 and was told it will take between 5-15 working days to receive another response.