

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

Submitted By: Ronald George Cassar

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 had my house and contents insured with [REDACTED] since 1 May 2014; Policy# [REDACTED] with my wife's diamond earrings listed as a specified item for \$7,500. I purchased them from a [REDACTED] jeweller in January 2013 for a discounted \$5,500 and they were then valued then at \$9,500.

On the 7 September this year the diamond earrings were accidentally, without intent flushed down the toilet in our bathroom along with waste paper tissue . I lodged a claim; [REDACTED] for their loss with [REDACTED] on the 12 September together with my purchase receipt and an updated valuation of \$10,500 from my jeweller .

I received [REDACTED] letter dated the 13 September 2018 which said;

"your claim has not been accepted on this occasion because your policy does not cover your diamond earrings for accidental loss or damage at the home" This is despite [REDACTED] PDS specifically covering specified items and that my wife's diamond earrings were always shown as a specified item on each and every policy renewal document since the 1 May 2014.

I immediately cancelled Policy [REDACTED] and reinsured my home and contents with another insurance company.

I subsequently advised [REDACTED] on the 16 September that since I was no longer a policy holder I wanted a review of my claim by an external source and requested a copy of each and every policy renewal document since 1 May 2014. I AM STILL WAITING!