

Dennis Bass,

28 September, 2018.

Financial Services Royal Commission,

Dear Sir,

My name is Dennis Bass, I am 71 years old and [REDACTED] with my wife. I am lodging this information to you believing it is a prime example of unjust and unreasonable conduct by a financial services provider that needs to be looked at and reported.

My recent and ongoing experience with [REDACTED] company shows the odious and disgusting manner in which a powerful and uncaring business treats a powerless customer who, without a body like your Royal Commission to assist and intervene, is left stranded without hope of achieving fairness and decency. If this is happening to me, how many others are out there not speaking out, hence my report to you.

I have been a customer of [REDACTED] for many years. I would estimate in the vicinity of 15 to 20.

My claim record would be described as excellent with few claims over the years I have been with them. I hold six [REDACTED] insurance policies: two Car Comprehensive policies, one Caravan Comprehensive policy, two CTP vehicle policies, and one Building and Contents policy. I have no other insurances with any other company.

The attached rough summary (event log) describes a debacle regarding a legitimate insurance claim submitted to my insurer, [REDACTED] that continues unresolved to this date. It began when I submitted a building policy claim to them, after a rain and hail storm in the Port Stephens area on the 14th April, 2018. I should point out it is the first claim I have ever made in regard to my home.

Initially a representative of [REDACTED] inspected my home and found window fly screens were damaged. I paid my excess and some months after prolonged communications and procrastination they were repaired.

On the 22nd July, 2018 when I was on the roof cleaning out leaves from guttering, I noticed hail damage to a 'vent' in the gable of my roof. It could only be seen when on the roof or from the footpath on the opposite side of the street. It was sufficiently worrying to me as it would allow rain water access to the ceiling void in my home if not repaired before another deluge. Thankfully to date the weather has been dry with little or no rain.

I contacted [REDACTED] that day by email, informed them of the recently found 'vent' damage and requested repairs be carried out as part of the initial claim made on the 14th April, 2018.

On the 25th July, 2018 I received a reply to my email confirming [REDACTED] had re-open the claim and a representative would contact me.

On the 26th July, 2018 [REDACTED] a representative of [REDACTED] attended my home. He inspected the damage from the ground and told me it would be repaired as part of the initial claim.

The summary log of events (below) shows that other than incompetence, nothing has happened regarding repairs from that date, only frustration and lies when enquiring to [REDACTED] about the lack of progress on the claim.

The [REDACTED] performance in this matter has deteriorated to a level that is not acceptable nor tolerable. My treatment during this event resulted in creating many other problems, including loss of work hours (wages) when I took unpaid time off to wait at home for an appointed trade repairer to come; on three occasions that person did not show. To add insult to injury there was not even a courtesy phone call to me cancelling or re-allocating the appointments. Some of the [REDACTED] employees who rang and feigned concern for my predicament, concealed their telephone numbers thereby negating any avenue I had to get back in touch when things went amiss, as they always did.

Even more disturbing is the fact that despite having already expressed my concerns to [REDACTED] in emails and telephone conversations regarding the substandard performance issues, there was no attempt to improve the situation. I was passed from one manager to another. No-one in the organisation took ownership of the event. My experience shows whoever was allotted the task of resolving the claim simply flicked it to someone else at [REDACTED] believing the issue was no longer their problem and it now had sufficient distance from that person that they need not care anymore about the claim.

Regardless of the many promises to fix the damage made to me no positive action was taken. After more than 2 months [REDACTED] decided to find another tradesman and start the process from the beginning once more. That process began on the 27th September, 2018 which effectively meant I was back to square one and would need to go through more inspections, quotes and more time off work.

I would point out here that although I am not a tradesman of any kind, but through conversations with friends who are, I am told the repair would cost in the vicinity of \$500 to \$750. The premium I paid for the last renewal of my [REDACTED] home and contents policy was \$1083.22. Showing the [REDACTED] is still in front for the year, and way in front for the 15 to 20 years I have insured with them.

On the 2nd October 2018 during the last conversation with the [REDACTED] member [REDACTED] she offered \$300 to negate the problems to date. I declined the offer and informed her that I just wanted the repairs carried out immediately.

Out of frustration, during this taxing ordeal I tried to cancel my insurance with [REDACTED] and move it elsewhere, only to be told because I have an outstanding claim with [REDACTED] I could not insure my home. I was now trapped in the clutches of an inefficient company without any avenue of escape.

I have resorted to contacting 'The Financial Services Ombudsman' about this matter and did so on the 17th September, 2018. At this point in time they have simply confirmed they are investigating and allocated a case number to the complaint.

From watching your Commission on television and following it in the newspapers, my complaint seems trivial compared to many others, however, it is a story that needs to be told and corrected. I expect there are many more small claimants being treated similarly by these greedy and seemingly untouchable giant uncaring companies who need be brought to heel. I expect nothing from you, this report is simply more ammunition for the Royal Commission to use in the quest for fairness and decency from the Financial sector. Hopefully it will assist.

Thank you,

Dennis Bass.

Dennis Bass [REDACTED] – Event Log Summary -

- (1) 22/7/18.. I report to [REDACTED] by email [REDACTED] of damage found in excess of original claim of damage occasioned on 14 April 2018 (Vent in Gable at front of house hail damaged).
- (2) 25/7/18.. [REDACTED] reply that they have re-opened the claim and inform me a representative of Home Repair will contact me.
- (3) 26/7/18.. [REDACTED] from Home repair attends, he inspected the damage from the ground. He said 'I cannot climb ladders' and went on to say the damage would be fixed.
- (4) 14/8/18..I rang Home Repair, spoke to [REDACTED] who apologised for the delay and told me she will get onto it.
- (5) 18/8/18.. I emailed [REDACTED] and asked 'What is happening?'
- (6) 20/8/18.. [REDACTED] replied 'Home Repair will ring me'.
- (7) 24/8/18.. [REDACTED] at [REDACTED] sent email to me 'Home Repair will make contact'
- (8) 24/8/18.. [REDACTED] came to my home, looked at the damage (He could not climb ladders) and told me 'The matter would be fixed'.
- (9) 4/9/18..I email [REDACTED] to ask again 'What's happening?'

- (10) 6/9/18.. I speak with [REDACTED] and am told [REDACTED] will make contact.
- (11) 7/9/18.. I receive a Text message from [REDACTED] services. *'They will attend at 1.00pm on the 10/9/18'*.
- (12) 10/9/18.. [REDACTED] from [REDACTED] services came out to my home. He had a ladder, he inspected the damage from the roof and said, *'This is a Carpenter job, not a roofing job'*. He left telling me. *'Someone will contact you.'*
- (13) 10/9/18..At 9.22am I sent email to Complaint Section of [REDACTED] informing them of the unsatisfactory progress to date.
- (14) 17/9/18..At 12.09pm I lodged and official dispute with the 'Financial Ombudsman Service Australia'
- (15) 17/9/18..About 3.50pm I received a telephone call from [REDACTED]. She was apologetic and she will contact [REDACTED], the [REDACTED] contractors to organise repairs.
- (16) 17/9/18..At 4.05pm I received an email from [REDACTED] advising that [REDACTED] from [REDACTED] will follow up on the matter.
- (17) 17/9/18..About 4.30pm I rang [REDACTED] on [REDACTED] after having missed a telephone call from them. I was directed to quote [REDACTED] I spoke to [REDACTED] who told me *'someone from [REDACTED] will contact me to organise repairs and a date suitable'*.
- (18) 17/9/18..At 4.32pm I received an email from the 'Financial Ombudsman Service Australia' informing me the dispute case number was [REDACTED]
- (19) 17/9/18.. At 4.50pm I received a telephone call from [REDACTED]. *'We have organised for [REDACTED] from [REDACTED] to attend (my home) at 4.00pm on Friday 21/9/18 to repair the damaged vent'*.
- (20) 18/9/18..At 2.41pm received email from the 'Financial Ombudsman Service Australia'. Re case [REDACTED] Setting out timelines (8/10/18) for action by [REDACTED]
- (21) 20/9/18..About 12MD received a telephone call from [REDACTED] Conversation re my submission to 'Financial Ombudsman Service Australia'. He advises [REDACTED] to *'expedite'*.
- (22) 20/9/18..At 12.34pm received email from [REDACTED] (above) confirming our conversation.
- (23) 20/9/18..At 1.45pm received an email from [REDACTED] (Senior Dispute Resolution Officer). He informed me that [REDACTED] (above) told him I was going to withdraw my complaint to FOS. I replied *'Not until repairs have been completed to my satisfaction'*. A copy of a roofing report from [REDACTED] re inspection on 10/9/18 was attached.
- (24) 21/9/18..No sign of [REDACTED] from [REDACTED] I rang [REDACTED] at 4.08pm that company on her mobile [REDACTED] No answer and left a message asking what is happening with today's repair.
- (25) At 4.09pm 21/9/18.. I rang [REDACTED] on [REDACTED] and spoke to [REDACTED] He could not contact [REDACTED] at [REDACTED] will continue ringing and [REDACTED] will get back to me.
- (26) At 4.28pm on 21/9/18.. [REDACTED] rang me and said that [REDACTED] *was stuck on a job at [REDACTED] He should finish that within 30 minutes.'* She or [REDACTED] will contact me shortly.
- (27) At 5.30pm on 21/9/18..I rang [REDACTED] and left a message to inform her [REDACTED] had not attended and I was leaving my home for a prearranged appointment.
- (28) At 5.35pm on 21/9/18.. [REDACTED] rang me and informed me that *'He was still at [REDACTED] and possibly could be at my home about 6.30pm'*. I told him I had left the premises and it was best if he arranged another time. He confirmed someone from [REDACTED] would contact me Monday the 24th September 2018.
- (29) At 7.27am on 22/9/18.. I sent an email to [REDACTED] (Senior Dispute Resolution Officer) outlining the failure of [REDACTED] to show on the 22/9/18.
- (30) At 8.27am on 24/9/18..Email from [REDACTED] (Senior Dispute Resolution Officer) Acknowledges my email and informed me he has contacted [REDACTED] from the Property Team.
- (31) At 9.50am on 24/9/18..Telephone call from (female) [REDACTED] who apologised re Friday afternoon last re there fail to show. Someone will contact me.
- (32) At 10.10am on 24/9/18.. A missed phone call from [REDACTED].
- (33) At 11.08am on 24/9/18.. I rang [REDACTED]. No answering so I left a message.
- (34) At 11.15am on 24/9/18.. I received a telephone call from [REDACTED]. We set a date of Wednesday 26/9/18 at between 12MD and 1.00pm for him to attend. I was surprised to be told that *'he was not coming to fix the job but only to measure up'*.
- (35) At 2.13pm on 24/9/18..I received a telephone call from [REDACTED] who confirmed that [REDACTED] from [REDACTED] would be attending my home on Wednesday 26/9/18 between 12MD & 1.00pm to measure pre repair work. He intends to ring [REDACTED] tomorrow and ensure his attendant on the 26/9/18.

- I told me he 'would ring me on the 26/9/18 between 12MD and 1.00pm to ensure [REDACTED] was at my home'.
- (36) At 1.04pm on 26/9/18..I received a telephone call from female from design build [REDACTED]. She said [REDACTED] *did not want to get onto a wet roof*'. I told her *'It was not raining here nor was the roof wet'*. She said she would contact [REDACTED]. I ended the conversation telling her to *'do what she had to do'*.
- (37) At 1.14pm on 26/9/18..I rang [REDACTED] Senior Dispute Resolution Manager [REDACTED].. I informed him of the no show of [REDACTED]. I told him *'It was not raining here nor had it rained this morning'*. He will get [REDACTED] to follow up the matter. Someone will contact me.
- (38) At 1.55pm on 26/9/18.. [REDACTED] rang. We discussed the non-attendance and eventually resolved that [REDACTED] would repair the damage. He told me he *'would get back to me'*.
- (39) At 1.45pm on 26/9/18 it began to rain at [REDACTED]. Had [REDACTED] attended at the pre-organised time they would have spent 5 minutes measuring up on a dry roof.
- (40) At 1.54pm on the 26/9/18..I received an Email from [REDACTED] Senior Dispute Resolution Manager. He has contacted [REDACTED] and the matter is being attended to.
- (41) At 2.45pm on 26/9/18..I received a telephone call from [REDACTED]. He has spoken to [REDACTED] and [REDACTED] assures me that [REDACTED] *from [REDACTED] will be attending my home this afternoon'*. It now seems [REDACTED] does not need to go onto the roof. He can estimate the size of the damaged 'Vent' from the ground. I told [REDACTED] that *'If necessary I would climb onto the roof and measure for [REDACTED]'*. *'That should not be necessary'* I was told and it was advised against. Once the measurement has been made it will take up to 10 days to get the vent.
- (42) I stayed home all of the afternoon of 26/9/18.. after the [REDACTED] phone call at 2.45pm assuring me [REDACTED] would attend today'. [REDACTED] did not call in and measure, did not call by telephone and speak with me. Maybe he just drove past and measured by eyesight. If that is the case *'what have I been waiting for over the past month?'*
- (43) At 5.23pm on 26/9/18.. I rang [REDACTED]. Phone not answered. I left a message asking *'What is happening. Are you coming today?'*
- (44) At 8.49am on the 27/9/18..I received an email from [REDACTED]. [REDACTED] Asks about cash settlement. Is it happening.
- (45) At 9.30am on 27/9/18..I reply to [REDACTED]. I inform that NO I don't want a cash settlement. I want the damage repaired.
- (46) At 9.54am on the 27/9/19..I send email to [REDACTED] Senior Dispute Resolution Manager. Keeping him up to date re non-appearance of [REDACTED] yesterday.
- (47) At 10.00am on the 27/9/18.. I received a telephone call from [REDACTED]. She is taking over the matter. I was resolved that [REDACTED] would not use [REDACTED]. They will seek another tradesman to carry out the works. She will keep me informed.
- (48) At 10.57am on the 27/9/18..I receive an email from [REDACTED]. She confirms a new contractor [REDACTED] will carry out repairs. *'They will make contact'*.
- (49) At 12.47pm on the 27/9/18..I receive a phone call from [REDACTED]. She confirm [REDACTED] will carry out repairs. One of their men will attend between 10am and 11am tomorrow.
- (50) At 12.56pm on the 27/9/18.. I receive an email from [REDACTED]. [REDACTED] confirming the above appointment.
- (51) At 10.53am on the 28/9/18..I received a telephone call from [REDACTED]. *'He is running late and will attend within the hour'*.
- (52) On the 28/9/18..Prepare and send letter of complaint to [REDACTED].
- (53) At 11.20am on 28/9/18.. [REDACTED] from [REDACTED] came to my home. [REDACTED] went onto the roof, inspected the damaged vent and informed me that as well and the vent replacement some timber and fibro would need to be quoted as part of the repair. He left stating, *'I would hear from someone within the week'*.
- (54) At 5.15pm on 1/10/18..I received a computer generated survey request from [REDACTED]. The survey took about 5 minutes. I gave poor scores to reflect the poor service from the company.
- (55) At 1.40pm on 2/10/18.. I received a telephone call from [REDACTED]. She said *'she was touching base re [REDACTED] and asked how things went with them on the 28/9/18'*. I told her, all good, they were going to arrange a local carpenter to do the work. That person should get in touch with me soon. [REDACTED] went on to say because to the 'stuff up to date' (my words) [REDACTED] was offering \$300 in compensation. I told her *'to hold off with that until repairs are complete. We could discuss compensation then'*. There was a conversation about the FOS. She thought they (FOS) would withdraw.

a [REDACTED] were getting on with things. I commented *'I believed it was too soon for them (FOS) to pull out as nothing has happened yet. I would resist them withdrawing at this stage'*. I also mentioned that I was considering lodging a complaint to the current Royal Commission.

(56) At 8.45am on the 4th October, 2018 I lodge this document with you.