

INNES C GRANT [REDACTED] LIFE INSURANCE PLAN

Innes C Grant: life insurance. Through [REDACTED]

22/10/18

Mr Innes C Grant

[REDACTED]
Victoria.

Contact: [REDACTED]

ACTUALWRITTEN RECORD AFTER THE COLD CALL OF 9/2/15: AROUND 1800 HOURS

Got call 9/2/15 from ROB around 1800 hours on behalf of Peakbound that is affiliated with the [REDACTED] that I was eligible for [REDACTED] with instant cover, very full on sales patter, "must have a verbal today and That I would have an email of confirmation in a few minutes". The speil over the phone was rapid to say the least and "I had to confirm now" even though I said a number of times that I want to read through the email before committing. I eventually agreed knowing that I had three weeks cooling off period. I asked for the contact number

[REDACTED] reference number [REDACTED] premium of \$106.90 for \$200,000 instant cover. I felt uneasy after the call, full on sales patter. 1 week later no email. "The call was being taped for training purposes "THIS IS NOW ACTIVE.

\$200,000 COVER WITH INDEXATION:

POLICY NUMBER P00(zeros [REDACTED] ZERO) P0068510 THIS WAS the Policy number that the Rep gave me. THE REP TOLD ME.

As far as I am aware I have received NO paperwork from Peakbound up to this point, I must have signed something but cannot remember. My premiums have now skyrocketed to \$174.75 month. I recently saw on TV that COLD CALLING by Insurance companies is ILLEGAL (Companies ACT), I contacted them on 21/9/18 to cancel my premiums and to please repay all my money or I will contact the Ombudsman. I had a reply from [REDACTED] Telephone number 0 [REDACTED] that they would investigate

22/10/18: Got email from [REDACTED] to say that they have cancelled my policy, but the policy IS NOT UNDER MY NAME?

I really wonder how many of these aggressive sales go on behind the scenes by Insurance companies, particularly in this case. COLD CALLING really catches you off balance, probably not long home from work was looking for life insurance for myself at the time, but I did not solicit or ask for this company to call me, I think the whole thing is not above board at all. My wife and I have a joint small mortgage with the [REDACTED] this is where they must have got my details.

I see that the closing date for the Insurance Royal Commission is coming to an end in the next day or two, therefore I have submitted my account.

As I have said, I have to my knowledge never had any correspondence from [REDACTED] to this day, too bust getting on with life I suppose, no emails ever came, I seem to have no paperwork, but may be misplaced in my safe.

Thankyou

Innes C Grant