

**Complaint about my claim on income protection insurance policy** [REDACTED]

I signed up for an income protection policy on the 23<sup>rd</sup> of May 2012.

During my conversation on the phone with sales person, I disclosed my existing condition of breast cancer to the staff processing the registration and she said your company can only cover me for the least amount of \$3,500 despite my earning more than that per month due to my existing condition.

I agreed to that and was issued a policy document.

In November 2015, I fell ill and had to go to the hospital where it was discovered that the cancer had come back again and was immediately placed on chemotherapy treatment.

This treatment continued and I kept working and paying my insurance.

In February 2016, my situation got worse after series of hospital admissions and was eventually advised by my oncologist to stop work as I was too weak and sick to go to work again. I called into your call centre to inform you of my present situation since I have stopped working and to my utter shock and disappointment, I was told by the agent who picked the call that I wasn't qualified for income protection since I fell ill due to cancer which I earlier despite the fact that I disclosed my existing condition and was offered the least value of income protection cover. I have decided to first make the complaint to you before escalating this to the financial services ombudsman.

What I want done.

1. A replay of the audio recording of my discussion with agent who signed me on in May 2012.
2. Immediate payment of my benefit amount of \$3,500 until I return to work with effect from the 1<sup>st</sup> of March 2016.

Best regards,

[REDACTED]