

## SUBMISSION ON POLICY ISSUES IDENTIFIED IN THE INTERIM REPORT

Submitted By: [REDACTED]  
Email: [REDACTED]  
Phone Number: [REDACTED]  
Submission for: Another Person  
Name of other person, business or organisation: [REDACTED]  
Do you agree to your submission being published: Yes  
Do you agree to your full name being published: No  
Your submission:  
2002 my husband had to finish working, he had a life insurance policy with his super [REDACTED]. We completed claim forms for Permanent Disablement Benefit with doctor reports etc. then we waited and waited. So many things happened in our lives we thought that we mustn't have been entitled. He kept the super fund and noticed that from 2003 onwards that the fund had stopped the life insurance part of the policy without our knowledge. We contacted them again in 2012 and they told us we would have a claim, so we sent all the papers in again and got a letter confirming it was with the trust department. we are still waiting! At no stage did we tell the fund to stop the life insurance policy connected to his super fund. My husband has been permanently incapacitated since 2002. The policy was only for \$40,000, money we could have helped with our mortgage. Unfortunately we are just a number to these people, and don't seem to care that we are people that have had to provide for our family. Same on you [REDACTED]