

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 5

Submitted By: Sandra Ann Campbell

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 left the employment of [REDACTED] in June 1994 following the finalisation of a Sexual Harassment claim I made against my immediate manager. My case was supported by our local branch of the FSU and was resolved without media intervention or without taking it to court. The case was so traumatising that I was unable to work for some time. I had capitulated rather than continue with the case, accepting a small sum of money \$7000 and signing a confidentiality agreement to say nothing. The Manager was permitted to take early retirement. At the time I had two small private Superannuation Policies with [REDACTED] but with subsequent company takeovers, the Policies ended up with [REDACTED]. One of the policies had a small Life Policy component with it. When I first left [REDACTED] my Independent Insurance Rep advised me to just let the policies stand and just pay the Annual Small charge for the Insurance Policy. Over the next few years I changed address at least half a dozen times, I had dropped salary significantly after leaving [REDACTED] and could not afford to live in my own home, renting it out and sharing accommodation with friends. In 2000 I tried to restructure my borrowings as I was then in a stable working environment, I dealt with an officer by the name of [REDACTED] I had known him from earlier Banking days, only to be told by him that my Security Packet with my Deeds was lost. He advised that if they couldn't be found, they would have to be recreated. I left it as is, coming back to it 12 months later, to find nothing had been done to either find or recreate the deeds. Because I was having to relocate, mail was often not received or returned and I missed a payment on my Life Component of my Super Fund. When it finally caught up with me, I rang then [REDACTED] to explain what had happened but was told it was too late, nothing could be done the policy was closed. I rang several times asked to speak to management, that request was declined. I was told that I could apply for regular Life Insurance through their Company. I tried to explain why I was having to move so frequently and that I was really only getting back on my feet emotionally after years of anxiety. But no avail! The closing balance of my two small Super Funds is \$ 4,493.61 and I have been advised by MLC that a very large exit fee is payable when they are surrendered. I am emailing [REDACTED] to find out when they cancelled my Life Insurance Policy and to obtain details of the surrender Fee payable. Ideally I would like my Life Insurance Policy reinstated!