

**SUBMISSION ON POLICY ISSUES RAISED IN ROUND 5**

Submitted By: [REDACTED]

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: No

Your submission:

[REDACTED] MISLEADING and DECEPTIVE CONDUCT TOWARDS THE VUNERABLE / [REDACTED] Intention to Claim 2016 / Requested for a TPD ADVISOR [REDACTED] AttachmentsFri, Aug 10, 6:04 AM to complaints Attention [REDACTED] Dear [REDACTED] I know you must be very busy however I am requesting for the forth time in three months, again for All chargers by [REDACTED] against my account since 2011, dates reason for the charges till the last charge in 2018. In addition please show me a copy of the document you made reference to dated 17th May 2011 ".....To be eligible for this insurance, you need to be between ages 15 and 64. Your TPD insurance from age 61 and ends at age of 65." Kindly take a snapshot of that statement on the Actual Document you are making reference to and does it state it will reduce by 25% of the total value of your cover. Please and thank you [REDACTED] \*\*\*As I was always on the understanding in the event if I ever had to make a TPD Claim ,I am covered for \$100,000. it must be in very fine print, question how many other thousands of members this must have affected. In addition in my opinion it is very suspicious that these document I asked for are not forth coming and finally can you advise me of how much wealth [REDACTED] have earned me through your investments. Finally the copy of the email I sent to [REDACTED] and later [REDACTED] back in 2015/6 also discussed with me in the and as a Senior Team advisor who apparently knew all the products within [REDACTED] knew I was intending to soon lodge a TPD claim advised me to hang in there which was very nice of her but never once mentioned the insured amount would start to diminish from 2016 by 25% , I'll send you the copy, please note the date and year it was sent. Also note I requested a call from a [REDACTED] TPD ADVISOR to contact. He did a couple of days later went through the the documents I needed to obtain then asked for my account number. After seeing the balance he said after my fees it would take a large chunk from your balance ?? Then he suggested I seek my own advice, I absolutely could not believe that and left me feeling very degraded.I even remember his name [REDACTED] after looking at my balance there was a drastic change in his Tone and seriously he just wanted to get off the phone. [REDACTED] Dispute Resolutions Team, ??? Firstly offered me \$3700 and sign a release which is laughable and in my opinion criminal. I have been requesting for the following for a very long time now but to no avail. 1/ Requested to provide me with all charges against my money held with [REDACTED] SINCE 2011 TO 2018. what it was used for etc; I have been requesting this for 3 months and to date received nothing. 2/ Misleading information regarding sum insured for TPD that I was covered for \$100,000 , only to find out at time of claim i can only claim \$20,000 .Apparently there are fine print advising at the age of 61 it reduced by 25% ??? asked to provide me with a snap shot of this again never received anything for three months to date. 3/ Vulnerable customers MUST be made more aware without the insurance "jargon" used and in large print, there must be thousands of customers out there not even aware until its too late Sincerely, [REDACTED]