

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:**

This is about the wrong conduct of [REDACTED] My mother passed away in October so we tried to claim her funeral insurance which she always paid. They tried to tell us that the policy had expired only a couple of days before my mother passed away (how convenient) and refused to pay the funeral expenses. My mother was under the impression that she had made sure her kids wouldn't have to struggle to pay for her funeral and these jerks turn around and refused to pay. We rang them back and demanded all the money back that our mother had paid to them. Wouldn't recommend this company to anyone. Do not trust these people. I have been trying to cancel my '1 year free policy' for over 6 months! I called to cancel my policy in October last year and the lady on the phone just would not accept i wanted to cancel and would not shut up trying to sell me more services very rude, uncaring, unprofessional. I told her so specifically to cancel my policy right now! She still continued to talk about benefits of policies and i hung up on her she **WOULD NOT LISTEN**. Today i received a letter in the mail saying i was going to start being charged money next month, even though i already tried to cancel it how many months ago and they would not listen! I called as soon as i read the letter and again after trying to make me feel bad and pressure me into keeping the policy they said they were putting me through on hold to the 'cancellation' team and i was on hold for only a few minutes but then were like oh sorry they are too busy they will call you back which i was not accepting because last time they took weeks to call me back and then did not listen to me when they did. I said to her **NO** that is **NOT** good enough put me through to the cancellation team or someone that can help me i want this canceled **RIGHT NOW**. She put me through again and in only a few minutes i was talking to the "cancellation" team. The lady instantly started trying to build some weird kind of scamming friendship with me by talking about my name and age then saying she was the same age as me (which the first scamming lady who pressured me into the policy in the first place said) i told her i wanted it cancelled **TODAY**. She then went on talking about the company and policies and all the great cover which i did not want to hear i told her to cancel it, that i just want to cancel it. She continued trying to talk me into not cancelling it. They do the people **DO NOT** accept that you want to cancel the policy! Seems like a complete scam because i have never even signed any paperwork to accept their policy they mailed it to me but i never signed it and sent it back!!! Yet somehow it exists and soon i'm going to be charged money for it! I told the lady i have **NO** income because i don't, i'm a student and the first lady pressured me into the policy even though i have **NO** income. After about 20 minutes just repeating myself saying i want it cancelled right now they finally said "ok it's cancelled" but that they would send me something in the mail that i need to sign and post back. They did this when i was "starting" the policy and said the policy would not be taken out fully until i signed paperwork and sent it back to them but **I NEVER DID**. I never signed up to this crap! How can they charge you money without you even formally agreeing to something? I think that either 1. It is not cancelled and i will be charged 2. It has been cancelled but they want my signature because they are **SCAMMERS** if i didn't need to sign anything to start the policy i shouldn't need to sign anything to end the policy. I believe they want to steal money from my bank account or create fake accounts or IDs with my personal information. All the paperwork this company has ever sent me looks so dodgy it's not professionally printed at all looks like a cheap crappy home printer that's running low on ink. **BE VERY WARY THESE PEOPLE JUST WANT YOUR MONEY!**