

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:

I have been disabled for 10 years now. My super fund - named [REDACTED] has never paid me a TPD payout even though I sent them an application with medical explanation as to the cause of my disability. My TPD insurance is valued at \$80,000 AUD. Typical of insurance tactics, they will use any reason to deny a claim, or flatly refuse to complete the claim process. In my case, they halted the process because I would not allow them to SHARE my private medical info with other unrelated entities - which they had no right to do. They also insisted on resurrecting my old medical records back to the year 2000. This is another strategy they use, in order to search for a pre-existing condition that they can resurrect, and allege it wasn't declared at the time of joining. This they then use to reject the claim. I gave them permission to search recent RELEVANT records and diagnoses, but they were not happy with that. All insurers use these strategies throughout Australia. I spend about 23 hours per day horizontally resting due to a work injury, with damaged liver, damaged immune system, and damaged energy system. I will attempt to restart my claim again, and face their hired defence doctors who use a variety of strategies to disable claims on behalf of their insurer coterie. Victims call it rank dishonesty.