

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 5**Submitted By:** Margaret Pinder**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:**

My original Submission re this same matter, was acknowledged by your office on 10/05/2018, Ref:

[REDACTED] I would like to add the following two emails to explain, [REDACTED] never answer my questions, tell me incorrect dates on my diagnoses, never update me ny the date promised, and now I find myself transferred to the [REDACTED] with a new claim Form to begin again. I have 4 conditions, oesteoarthritis, diagnosed Nov 2014, as needing shoulder replacement, this turned out to be 2 total knee replacements and 6 total shoulder replacements, and I have arthritis everywhere else, from head to foot. Because the same surgeon who replaced my knees in 2015, repaired a tear in my arm, [REDACTED] insist my arthritis was a prior condition I was diagnosed in Feb 2015 with Depression and Anxiety. this was caused by having to close my business down, my husband had passed away 2006, my mother and my brother passed away 2007, my adult son, who had been working with me for 17 years walked out to resolve his problems, so I could do nothing else but close my business. I worry daily about my son, 41yrs old. Because of my business closure, I had to sell my home, and move to a retirement village to be able to continue living alone after so many surgeries. Moving to a retirement villahe at 57yrs old, is one major adjustment. At this time I was placed on anti-depressents and referred to a psychologist to help me adjust to a life with multiple. major changes. IN 2016 I was diagnosed my [REDACTED] with Fibromyalgia, and the was confirmed by [REDACTED], pain specialist, [REDACTED]

[REDACTED] Arthritis and Finromyalgia pain is 24/7 and often I have both at the same time. My asthma, due to all the stress, worsened at this time I have now been diagnosed with Breast Cancer, Grade 1, upped to Grade 2. I have had the necessary surgery to remove the breast tunour and Sentinel Lymph Node, and am due to commence 6 weeks of dails (weekdays) radiotherapy, then daily hormone therapy for up to 5 yrs, maybe up to 10 yrs. My current GP has recently written up a new mental health plan for my psychcologist, stating I now have Major Depression and Anxiety. [REDACTED] Council, at my GP's request, has supped my personal home care from 1.5hrs per fortnight, to 1.5hrs per week. I am totally fatigued and exhausted, and stressed, by this cancer, am in pain every day with arthritis and fibromyalgia, but have so many medical appointments to attend each week for cancer treatment, I am barely existing, and cannot help but feel [REDACTED] are counting on exactly this Copy of my Email dated 14/09/2018 Re: TPD CLAIM - SUPER FOR LIFE

[REDACTED] - PART 1 OF 2 To: "Insurance Team - [REDACTED] (Claims)" Cc: [REDACTED] [REDACTED], I find this email, on the same date as you emailed me policy endorsements, which you are aware I have never before been sent. Now I receive a new claim form procedure etc, which bring us back to the beginning which was Nov 2015 when [REDACTED] came to my home to collect all documentation. Since then your company has been playing games with me about not receiving signed forms (despite it being personal collected by [REDACTED] [REDACTED] emailed to you and posted in a guaranteed next day envelope with a tracking number. Despite all this you advise me I am holding YOU up !! . I have since then, received emails with incorrect dates and information, emails which contained promises of resolutions and / or updates which you never complied with, despite you giving me the dates. I firmly believe your company has done everything imaginable to ensure my claim can be dismissed, especially as I also cannot get any questions answered, ie why was I not advised my [REDACTED] had been handed to [REDACTED]? why have I NEVER received any mail from [REDACTED] until I lodged this claim? why did it take years for [REDACTED] to find my lost super account? why cant I have simple questions answered, such as, do I put all 4 debilitating illnesses on one claim form, or do I need to complete one form for each? why do you get important information so wrong, such as, advising me my depression and anxiety was diagnosed in 2009, why it as actually 2015 etc etc etc I am now going to find out if I can add this information to my submission to the Royal Banking Commission, Superannuation Yours Sincerely, Maggie Pinder Copy of my Email dated 14/9/2018 Re: TPD CLAIM - [REDACTED] - PART 2 OF 2 To: "Insurance Team -

[REDACTED] Cc: [REDACTED] [REDACTED] Please advise me why I have never received any of these 3 policy endorsements. I did receive a copy of the policy in 2016, which I had also never seen, which explains why I had never signed it, and I requested it be emailed to me. Until then, I believed my super was still with [REDACTED] as I had never received any information to the contrary. I have received nothing by mail or fax or email. Only after fighting this from 2016, to date, do I now receive these endorsements I am now going to find out if I can add this information to my submission to the Royal Banking Commission, Superannuation Yours Sincerely, Maggie Pinder On 23 feb 2018, at 11:28 am, Insurance Team [REDACTED] wrote: [REDACTED]