

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

Submitted By: Keira

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:

Super complaint : [REDACTED], [REDACTED] and [REDACTED] fraudulently paid me TPD benefit but not the Insurance from [REDACTED]. [REDACTED] fraudulently approved my TPD benefit through the trustees of [REDACTED] and did not approve my TPD work cover claim then terminated me for the illness they gave me. [REDACTED] fraudulently used the old Legislation ending June 2016 to approve my claim this then prevented [REDACTED] to have to pay me my insured amount of 3 million and then hold my 7 million in death benefits which could have been reinstated in 12 months. [REDACTED] fraudulently dated my illness to start in June 2017 but I did not get the illness until I went off work on a pending work cover claim until September 2017. [REDACTED] did not prevent the fraud from happening even though I questioned them about my Insurance to cover my pay whilst off work, I was forced to use my sick leave and then all my holiday pay. I was then terminated with an open work cover claim for the TPD without any rtw from [REDACTED] I was terminated for having a TPD. It is a mess and a nightmare. If this has happened to not only me but others by non disclosure of your right to claim Insurance and the correct information given then billions of dollars would not be paid out. People suffer and the lack of human dignity is disgraceful. I also put in a claim against [REDACTED] as I have proof to put [REDACTED] in jail and he has been looking me up on LinkedIn as I sent him the information an proof of fraud. I have had an email from [REDACTED] which in itself is fraudulent. I sent over 200 dollars worth of documents to the RC but have not heard back. I also have an issue with a life insurer that stopped my life insurance because I missed one payment after a clean repayment history. They eventually said they did a risk assesment on me but did not say this was the reason for not letting me catch up on one payment. They told me I had to start a new policy. I hope to hear from you as I have evidence and cases against [REDACTED] as Mortgage was off sold as a security and they used my 90 year old parents as co borrowers without an application. The 3 cases I have and researched for the last 2 years are against [REDACTED] for the life insurance policy outside of my super as extra protection and my case of fraud against [REDACTED] which I have all the evidence for and the internal credit control document that proves the fraud. I hope you do contact me as I have alot of evidence that is evidence against these huge corporations that could make a difference not only to me but to others that new legislation or legislation that is followed will change things for the better. FOS and ASIC ignored the fraud and this in itself is a criminal offence that I have evidence for. Keira Kelly [REDACTED]