

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 5

Submitted By: Debbie Maree Bahr

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 submission is relating to the Tpd component of my former Super Fund. My complaint is against my former employee [REDACTED]. I had worked for [REDACTED] from January 1981 to August 2010. During this time I worked full time from 1981 to August 1993. After I had my 2 daughters in 1993 and 1995, I worked part time. [REDACTED] policy regarding Income Protection and Tpd was that if you worked a minimum of 22 hours a week to automatically be entitled to Income Protection and TPD. During a short period of time around 2004-2005 my work hours were less than 22 hours a week. As [REDACTED] had a duty of care to notify my Super Fund of my change in hours, my Income Protection and Tpd were removed, which was fine as I didn't qualify. However after this short period of time my work hours increased to more than 22 hours a week. [REDACTED] had the same duty of care to notify my Super Fund of the increase of my hours so as I would automatically qualify for Income Protection and Tpd [REDACTED] failed to do this. This was proven by the Superannuation Tribunal fund approximately 2 years ago. They advised me to pursue this with [REDACTED]. I also spoke to a lawyer who advised that I should have noticed this on my yearly Super Statements. I accept that I should have picked up on this but I also feel [REDACTED] are partly to blame for not notifying my Super Fund of my increased hours. The reason I need my TPD, is to my workplace Bullying incident. This is explained in my Submission to the Royal Banking Commission, made approximately 2 months ago. I am now on a Disability Pension and unable to work due to [REDACTED] Bullying me regarding the Overlending they did on our home loans proven by FOS. The reason I didn't pick it up on my statement was due to my emotional distress caused by [REDACTED] overlending and bullying me. I have the written decision from the Superannuation Tribunal confirming [REDACTED] were at fault. I am hoping that you may be able to help me with this as well as my previous submission relationship to [REDACTED] and Fos.