

duty of care forgotten

From: Greg [REDACTED]
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I live on a rural block that was ravaged by fire in late August 2017. I and the owner are in our late 60s and are starting to experience age-related health problems that would be kept at bay if the public health system cared.

When the fire approached our block, I took myself off on the tractor to make sure that I could turn on hoses and taps to save infrastructure and gardens. I'm on a hospital waiting list for a hernia operation and have been considered low priority for a knee operation for oesteoarthritis which would make it easier for me to walk without pain. The owner of the block is on a hospital waiting list to see a nerve specialist for severe back pain and unexplained left leg and foot pain. This condition was aggravated by her efforts to also protect areas from encroaching fire - especially the house where she resides and caravans where I reside. Because volunteer fire brigade members did not want to risk their health and safety by getting close to the fire, it was up to us to try and save what we could. The anxiety my friend suffered from this experience also added to her physical health problems. She has recently talked her doctor into getting her in to a Chronic Pain Clinic at the Royal Darwin Hospital because hospital orthopedic specialist visits and several x-rays, bone scans, ultrasounds and an MRI over the past 8 or so months have not shown bone or muscle damage.

TIO/Allianz and its several consultants across Australia have not helped either of us recover. A final payout totalling \$35,489.91 - that should have made up for property repair and infrastructure replacement - has been agreed to by TIO BUT - it comes with strings. My friend and I spent days getting quotes to challenge the under-assessments of the assessor consultant and we made many physical visits to local places that had replacement items more in line with what had been destroyed or damaged than the online cheapest quotes the assessor originally listed. We removed debris and also replaced several taps, sprinklers and hoses to ensure that the property was relatively fire-resistant and able to recover - while the insurance claim was being assessed. Without meaning to whinge, we risked our already failing health because TIO and its assessors did not carry out timely debris removal - and have not included the cost of this on the final payout figure.

To add insult to injury, a final payout of the approx thirty-five and a half thousand dollars has become a cash payout of seven and a half thousand dollars. The rest is tied to TIO's preferred builder [REDACTED] - all holders of trade accounts with Allianz - providing appropriate goods and service by Allianz standards.

A phone call from another insurance company in Melbourne revealed that Allianz had further outsourced responsibility of a trade order for \$2,488.14 to them to handle for Allianz. My friend and the Melbourne insurance employee arranged for the order to go to the local [REDACTED]. A further phone call was then received by a [REDACTED] Orders Officer to make arrangements to purchase goods there. A phone call was then received from [REDACTED] for permission to email a works order form for signing. My friend received the email and questioned the works order before finally signing and sending back to [REDACTED] Information of personal contact details given originally to TIO

have now been transmitted to several other entities without authorisation. A mobile phone number that is not handed out lightly to other than friends and family has now been distributed freely across Australia - and the world - by Allianz.

My friend was not given an option of a cash payment only, was ignored when giving proof of purchase for goods necessary to keep her property insurable, has suffered further health problems due to the insurer's lack of care and has had her privacy invaded by the insurer's wide public distribution of personal information.

Hope this is of interest towards your enquiry into the insurance industry.

Greg

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Greg Chapman

