

From: Privacy of natural persons

Sent: Thursday, 3 March 2022 8:43 am

To: Insurance Review <insurancereview@mbie.govt.nz>

Subject: Disclosure

Insurers fail to provide information in layman's terms about what is NOT included in comprehensive insurance..Every time I'm told it's in the smallprint.This isn't acceptable..Real estate agents need to provide complete disclosure and so should insurers..

I had a rotted joist caused through a leak and insurer Commercial information got out of it by saying it was a grey area...and not covered they didn't even come out to inspect it...that cost me \$5k to fix on top of my comprehensive cover premium!..so I have no faith in insurers protecting me anymore.

Thankyou for making the law and insurers follow correct procedure for clients which currently isn't evident.

Privacy of natural persons

AUCKLAND