

14.11.17

To/

██████████
ACCC.

BRISBANE

SIR,

I understand that the ACCC is holding an inquiry into the horrendous and gold plated gouging of customers by insurance companies in the far northern areas of Queensland and Australia on the 16th of November.

I am not able to be present in Cairns at this time, so I have copied the outrageous policy accounts charged by the insurance company C.G.U to me for a tenant policy on a small house I rent out to tenants in Cairns.

The period involved was between 16/3/06 until 31/08/13 for the year ending august 2014, after which time I left this company and found another rouging company called Suncorp.

The costs of this premium, without any claims, increased from \$520.76.00 in 2006-07 to \$5,468.00 in 2013 ,and when I had the indecency to make a claim for what I bought the policy for, and I honestly and reasonably believed I was covered for, I was rejected.

Please find enclosed copies of this matter, and I have further complaints about later claims made through Suncor in early 2017.

I am available on mobile phone ██████████ to explain further on this gouging by these premiums to your or any further inquiries, and I will have to expand further on these.

I also have been told that this matter will not be finalised until 2020, can we please have a more urgent result on this matter, as this is just like the fuel rip offs we have been enduring for decades, it needs more urgent attention by yourselves and the stat e and Federal governments.

I am hand delivering this small file to your office,

Thank You John Burns

██████████
██████████



CGU Insurance Limited ABN 27 004 478 371
340 Ross River Rd, Po Box 1896, Aitkenvale 4814
Telephone:(07) 4775 7255 Facsimile: (07) 4779 2187

13/03/06

J BURNS

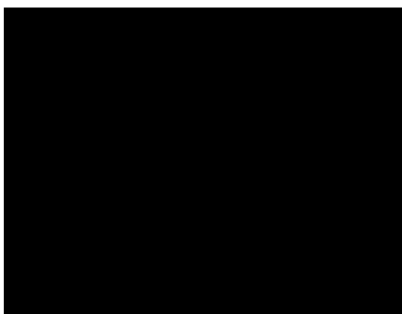
[REDACTED]
MANUNDA 4870

Dear Sir/Madam,

Policy Number: [REDACTED]
Account Number: [REDACTED]
Period of Insurance: 16/03/06 To 16/03/07

Received with thanks the amount of \$520.76 in payment of Landlords Insurance

Yours faithfully,





RENEWAL SCHEDULE AND PREMIUM INSTALMENT ADVICE

Landlords Residential Property Insurance

CGU Centre 181 William Street
Melbourne VIC 3000
www.cgu.com.au

General Enquiries or Change of Details: 131 532

24 Hour Claims: 132 480

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044

J BURNS

CAIRNS QLD 4870

Date of this notice: 23/06/13

Policy Number: [REDACTED]

First instalment due: 31/08/13

Instalment Amount: *p/m!* \$420.66

This renewal expires at 4.00 p.m. on 02/08/14

*13 x 420.66
= \$ 5,468.50*

Have you got right insurance cover in place on your investment?

It's time to renew your CGU Landlords policy and this is a great opportunity to assess whether you have got all the covers you need in place.

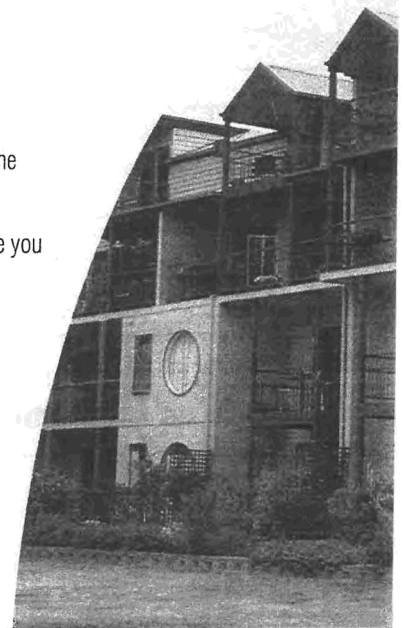
With CGU Landlords Residential Property Insurance, there are many optional extras you can add that can provide you with a greater level of comfort. These extras include cover for loss of rent, cover for rent default and theft by the tenant, and public liability insurance.

So, why not call a CGU consultant today on 131 532 and give your landlords insurance cover a health check?

It's how we put the YOU in CGU!

All insurance products referred to are issued by CGU Insurance Limited ABN 27 004 478 371 (CGU) AFS Licence No. 238291. For full policy details please refer to the Product Disclosure Statement (PDS) which can be obtained by calling CGU on 13 15 32. You should consider the PDS in deciding whether to buy or hold these products. This is general advice only and does not take into account your personal circumstances.

DES0342_K 10/09



IXX INSURED COPY 09

Insurer: CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291.

WFS4919

You have chosen to pay by instalment and unless you tell us otherwise we will continue to debit your nominated account.

Details of your instalments are shown overleaf.

Policy Number: [REDACTED]

Intermediary Details: [REDACTED]

Total Amount Payable: **\$5,047.92**



Details of your policy cover

This Schedule must be attached to and read as part of the Company's policy.

Policy Number:	[REDACTED]	Intermediary	
Insured:	J BURNS [REDACTED] CAIRNS 4870	CAIRNS COMMUNITY	
		PO BOX 1094 CAIRNS 4870	
Policy Type:	Landlords Residential Property Insurance	Intermediary Number:	[REDACTED]
Period of Insurance:	From 02/08/11 To 02/08/12	Intermediary Phone:	[REDACTED]
Situation of Property Insured	[REDACTED] CAIRNS 4870	Mortgagee/Interested Party	

WHAT IS INSURED	SUM	
	INSURED	PREMIUM
*** SEE IMPORTANT CHANGES ON THIS DOCUMENT ***		
SITUATION AS ABOVE		
BUILDINGS 1 PRIVATE HOUSE	\$214400	\$1006.21
INCLUDING REPLACEMENT BENEFIT		
LOSS OF RENT	\$19500	\$36.39
POLICY EXCESS \$250		
ADDITIONAL EXCESSES APPLY FOR CLAIMS FOR EARTHQUAKE, TSUNAMI, VANDALISM OR MALICIOUS ACTS BY TENANTS, DELIBERATE OR INTENTIONAL ACTS BY TENANTS, RENT DEFAULT AND THEFT BY A TENANT. IF COVER HAS BEEN REQUESTED IT WILL BE SHOWN ON YOUR POLICY SCHEDULE.		
LIABILITY (AMOUNT OF COVER - \$5000000)		\$32.00

TOTAL BASIC PREMIUM		\$1074.60
GOODS AND SERVICES TAX		\$107.46
STAMP DUTY		\$88.66
TOTAL		\$1270.72

THIS IS AN INVITATION TO INSURE. UPON RECEIPT OF THE 'AMOUNT PAYABLE' THIS POLICY WILL BE RENEWED FOR THE PERIOD OF INSURANCE SHOWN PROVIDED THAT YOUR REMITTANCE IS RECEIVED BY THE 'DATE PAYMENT DUE' SHOWN.

WHAT YOU NEED TO TELL US

IF YOU ACCEPT OUR INVITATION, A NEW INSURANCE CONTRACT IS CREATED AND YOU ARE REQUIRED TO TELL US ANYTHING THAT YOU KNOW OR SHOULD KNOW COULD AFFECT OUR DECISION TO INSURE YOU.

IF YOU DO NOT TELL US THIS INFORMATION, WE CAN REDUCE THE AMOUNT OF A CLAIM, OR WE CAN CANCEL YOUR POLICY. IF YOUR FAILURE TO TELL US IS FRAUDULENT, WE CAN TREAT YOUR POLICY AS IF IT NEVER EXISTED.

IF YOU ANSWER "YES" TO ANY OF THE FOLLOWING QUESTIONS YOU MUST ADVISE US IN WRITING, PROVIDING FULL DETAILS.

IN THE LAST 12 MONTHS:

- (1) HAS ANY INSURER REFUSED, CANCELLED, OR IMPOSED AN EXCESS ON ANY OF YOUR POLICIES OR REQUIRED SPECIAL TERMS TO INSURE YOU?
- (2) HAVE YOU OR ANY OTHER PERSON WHO WOULD RECEIVE INSURANCE PROTECTION UNDER THE PROPOSED POLICY BEEN CHARGED OR CONVICTED OF ANY CRIMINAL OFFENCE?
- (3) HAVE THERE BEEN ANY CHANGES TO THE INSURED PROPERTY WHICH MIGHT

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