

Dear Senators, ((- On 22 November 2016, the Senate referred an inquiry into Australia's general insurance industry to the Senate Economics References Committee for inquiry and report by 22 June 2017. -))

(a) - I was a client of the new COLES (WFI) CAR INSURANCE, who lost a new car in an accident, mostly because their DURBAN - (South Africa) Call Centre kept making mistakes (deliberate or otherwise) in setting up my insurance, with my requests to have my Insurance cover ANY DRIVER (no matter age) as normally expected with Aussie Insurance Companies of GOOD REPUTE.

(b) - I went to the FOS and failed to get my claim paid out... because DURBAN had continually stuffed my details about, all to THEIR OWN ADVANTAGE... possibly to make the cost LOOK GOOD, and buggger the accident, etc., cover being faulty!

(c) - Their DURBAN Centre was asked to cover any driver, but I was the MAIN driver (as NRMA and SUNCORP accepts as normal)... but in the cover booklet it showed up as ONLY I was the nominated driver, and restricted to not cover under 25 YO drivers. I challenged it when I found out... and tried to contact COLES many times over 3 months to correct the info, But in the meantime, the car had an accident when my 17-year-old son "Borrowed" my car as his was out of fuel, hitting a speeding Taxi at an intersection at night in the suburbs.

(d) - On asking bout, I found out that I HAD NOT BEEN CLEARLY TOLD ANYWHERE, that COLES-WFI do NOT cover anyone under 5YO, at all... and that is why the paperwork always defaulted back to no drivers under 25.... THIS IS MISLEADING CLIENTS so as to get a lower estimate. I asked a friend to do a trial estimate and got them to give a price with specifically over-25YO drivers, and he was told that it would cost \$180/month for that.... which is \$120/months MORE than either Suncorp or NRMA charged for same insurance... But they said that they do not write insurance to cover UNDER 25 or 35 YO drivers.... SO I WAS MISLED by Coles WFI, and lost MY CAR!

(e) - The Government must ensure that ALL companies have a SAFE fall-back, and allow ANY DRIVER (no matter age if licenced) to be AUTOMATICALLY COVERED, to stop such RORTS happening ever again... They cannot be TRUSTED of their own volition to do it... it must become BASIC INSURANCE LAW.

Also many other people are affected, as in FaceBook's pages "Boycott Coles Car Insurance" and "Attention Coles-WFI insurance" where many people are having trouble even getting basic SERVICES by some errant companies. I think that companies like COLES - who have so many problems, should be DEREGISTERED and NEVER allowed to operate insurance companies ever again!

Sincerely,

Robert Clive Koomans

Dated 12/FEB/2017