

Thank you for allowing me to make a last minute submission. I will keep it short.

Background

Let me introduce myself, I am currently Chairman of the Emergency Services Foundation

(www.esf.com.au)

Our role is to look after the welfare of emergency services career/volunteer staff. This includes police, fire, ambulance and SES.

The ESF is a Victorian organisation and has been in existence since 1987.

Issue.

The insurance industry undertakes a risk assessment on any policy it writes and excludes pre existing conditions.

In the case of a physical injury such as a heart condition you will not get cover for a heart attack in the future, this is logical as there is a direct correlation between events.

However, with a mental health issue, if you present with one mental health condition you are excluded from all known mental health conditions in the future, even if there is no correlation.

Case study

A young male wanted to increase his insurance cover as he was taking out a larger loan to build a family home.

On applying for the increase he was asked if he had at anytime seen a psychiatrist. Which he had about anxiety. You could call it a preventative consultation.

You will see from the attached file that this consultation has resulted in an exclusion on all and every type of mental illness. (evidence attached)

The equivalent of going to the doctor with a heart condition and being excluded from bone breaks, liver problems etc ...anywhere in the body for life.

Conclusions

An exclusions should (if required) have a direct relationship to a diagnosed problem.

If you have a physical problem there is a direct relationship between the illness and the exclusion.

If you have a mental problem there is no direct relationship as this shotgun approach covers every possible contingency.

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It is requested that the Insurance industry treat physical and mental pre existing illnesses the same and only exclude illnesses with a direct correlation to the presenting illness.

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§ 87(2)(b) § 87(2)(b) § 87(2)(b)



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Submissions close 5 July
www.rcvmhs.vic.gov.au

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[REDACTED]

August 2017

Our Ref: [REDACTED]

Insurance Acceptance Declaration

Application to vary insurance cover - ESSSuper Accumulation Plan

Member number: [REDACTED]

I, [REDACTED]

[REDACTED]

Date of birth: [REDACTED] January 198[REDACTED]

- Death Cover: 17 units
- Total and Permanent Disablement Cover: 17 units
- Income Protection Cover: 15 units
 - Waiting Period: 90 days
 - Benefit Period: 2 years
- Insurance Classification: Operational

Accept the insurance cover specified above on the following modified terms:

The following exclusions are to apply to your Total and Permanent Disablement (TPD) and Income Protection cover in excess of nil

- Under this policy, no benefits, features or options shall be payable arising out of or in connection with any mental health disorder, including but not limited to: panic attacks, anxiety disorders, depression, stress, fatigue, exhaustion, drug or alcohol abuse, psychiatric complications of physical disorders, chronic fatigue syndrome, behavioural disorders, physical disorders related or attributable to stress, or any other mental or functional nervous disorder, their treatment or complications thereof.
- Under this policy, no benefits, features or options shall be payable arising out of or in connection with any disease or disorder directly or indirectly related to the lumbosacral spine, its intervertebral discs, nerve roots or supporting musculature, unless in the opinion of medical assessments acceptable to CommInsure, the disability was in no way associated with, not aggravated nor complicated by the pre-existing condition relating to the excluded disorder.

Signature _____

Date ____/____/____

Once completed please return to ESSSuper in the reply paid envelope provided within 28 days from the date of this letter.

Please Note: If no response is received within 28 days from the date of this letter, your cover will remain unchanged.