

## Economic & Finance Committee

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**From:** Samuel Pates [REDACTED]  
**Sent:** Thursday, 5 September 2019 7:46 PM  
**To:** Economic & Finance Committee  
**Subject:** Consumer statement

Insurance Company: SGIC  
Date of Incident: July 2019

I am insured with SGIC and have a comprehensive policy that includes a free windscreen each year. In July of this year I made a claim over the phone to SGIC as my windscreen was damaged and needed to be replaced.

I was told that I would need to go to Windscreen O'Brien's, my insurers choice. I told them that I wished to go to JVS Bodyworks as I had had repairs done there previously and was happy with the work and service provided.

I was told that I could not go there as they were not covered for windscreens in my freedom of choice policy. I was frustrated by this as it was not clear in my policy that this was going to be an issue, I expressed this to SGIC and was told that panel beaters are not competent to replace windscreens so Windscreen O'Brien's would be the best option.

Despite pressure from SGIC claims staff, I put my foot down and said that I was taking my vehicle to my repairer. I was then forced to pay upfront to my repairer for the windscreen replacement. I was then, later, reimbursed by SGIC. This would not have been the case if I took it to their choice of repairer, they would pay them directly and I would not have been out of pocket for that time.

Given that my policy is both a freedom of choice policy and includes a free windscreen, I was extremely frustrated with the pressure applied to take my vehicle to my insurers repairer.

I am happy for you to contact me for further information.

Sam Pates  
[REDACTED]