



public interest
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media release

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Banking Royal Commission: insurers must end mental health discrimination

PIAC has called for urgent action by insurers to make policies and practices fair for people who have experienced a past or current symptom of a mental health condition, on the first day of the Banking Royal Commission's hearings in relation to the insurance industry.

PIAC has published a list of insurers that impose mental health exclusions on their policies. See www.piac.asn.au.

The list demonstrates widespread systemic discrimination by the industry, detailing travel insurance policies and income protection policies that refuse cover for any mental health condition.

In the case of income protection insurance, this means that policy-holders who are unable to work because they are experiencing symptoms of a mental illness would not be able to successfully claim against their policy, even when they have no previous diagnosis of a mental illness or their condition is successfully managed.

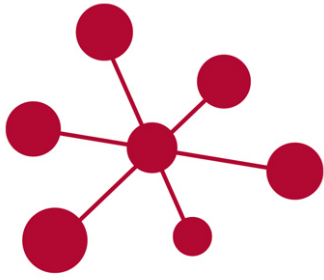
1 in 5 Australians will be affected by a mental health condition in any 12 month period and 45% of Australians will experience a mental health condition at some time in their life.

'The policies and practices of many insurers in relation to mental health are unfair and fall well short of community expectations. They are also likely to be unlawful under state and federal anti-discrimination law because they are not based on a proper assessment of evidence and risk,' said PIAC CEO, Jonathon Hunyor.

'That's why we have been working with beyondblue and Mental Health Australia for years on behalf of the many consumers affected by these unfair policies and practices.'

Discriminatory practices and policies are particularly prevalent in relation to life, income protection, total and permanent disability and travel insurance.

PIAC's clients have been automatically refused cover, had their claims declined or faced unreasonably broad exclusions and hefty additional premiums as a result of disclosing a mental illness or a history of mental illness, including short episodes of anxiety or depression.



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‘Our casework has shown that insurers continue to make decisions on the basis of out-dated generalisations and unfair assessments of individual circumstances. These are decisions that should be based on facts and evidence’, said PIAC CEO, Jonathon Hunyor.

‘Insurers need to lift their game and make sure they are dealing with individual insurance policy applications and claims on the basis of robust, contemporary statistical and actuarial data.’

You can read PIAC’s submission to the Royal Commission [here](#).

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