From: Campbell Anderson
To: Insurance Consultations

Subject: Unfair Contracts proposed amendments

Date: Tuesday, 30 July 2019 5:54:23 PM

Thanks Team.

Might I suggest, for the sake of clarity, that Section 15 of the Insurance Contracts Act 1984, be amended to clarify that the provisions proposed are not subject to "apparent" conflict. Perhaps by inserting the proposed Act as overriding Section 15 where there might be conflict.

It seems we may strike conflicting laws which might be a nuisance.

I have never understood why the ASIC Act was not able to be used in most conflicts relating to insurance contracts, but that was the effect of Section 15 of The Insurance Contracts Act. The Corporations Law might also have to be considered however that deals generally with different areas of the law as it might relate to insurance contract disputes.

Look forward to your advice.

Thanks.

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