

APOLOGY

True Value Hardware
ERY GARDENER NEEDS TRUE VALUE SALE
 On Sale until Saturday, October 26, 1991
POST SPIRIT LEVEL PAGE 12
 Spirit Level depicted is incorrect. Model shown should be
 0525 with two vials only.
 True Value Hardware apologises for any inconvenience caused
 A.C.N. 006 458 895

Blitz Cairns \$199

Australia's lowest one-way fares to every
 compass destination are selling fast.

Book your seat today before they're all sold
 out. You can pay by credit card over the phone.

Call your AFTA or licensed travel agent or
 compass now.



Call 131 600 now.

Fares may vary without notice. Not to be combined with any other promotional offer.

Samuelson Talbot COM572/MC

Buy any NEC mobile phone and fly away!

The NEC C3 -
 you won't
 believe
 our low

in car

price.

phones
 from \$790

NEC P3 you
 must check
 our
 price!

Handhelds
 from
 \$990

Also available
 faxes, pagers,
 and office phones systems.

Jefferson Communications

An NEC authorised dealer
 *Conditions apply

MCW/EDC/92

Council of Australia is
 annoyed at my railing
 against the industry. Well
 I don't remember railing
 against the industry per
 se. Nor was the legal
 firm's letter to
 politicians which I
 reported and agreed
 with.

The industry's
 spokesman, Mr Terry
 McMullan, a good bloke,
 wrote in this paper
 yesterday about the
 problems facing the
 industry and of the good
 the industry does.

I agree with 95 per cent
 of what he wrote. My
 "railings" have always
 been on the one issue -
 the long delays some
 claimants face in having
 their claims settled.

Mr McMullan spoke
 about the fraud against
 the industry (\$1.7 billion
 a year and not to be
 sneezed at) and added:
 "So if there is any reason
 for doubt over a claim,
 there will be a delay in
 settlement."

Note the words used:
 "any reason for doubt"
 and "there will be a
 delay".

But a delay of up to two
 years or more? Even
 when police
 investigations of the
 incidents have cleared
 the claimants of any
 wrongdoing within
 weeks?

When the claimant is
 then faced with a
 constant battle through
 the courts to gain access
 to the information his
 insurance company is
 using against him to
 withhold payment?

And what about innocent
 parties, like the neighbor
 whose fencing and shed
 were destroyed as a
 result of a fire next door
 where the owner was
 fully insured?

And the small
 businessman who
 shipped goods worth
 \$500,000 to Sydney by
 semi-trailer only to have
 the truck involved in an
 accident which killed
 two people and destroyed
 the goods in the fire that
 followed?

Surely that case wouldn't
 be regarded as shanky

but the claim was
 delayed for so long the
 company went bankrupt.

So the real issue is: any
 claimant is entitled to
 have a claim settled
 within six months. If the
 insurance company still
 has doubts it should
 notify the claimant of
 refusal to pay and with
 all its reasons. Then it's
 up to the legal eagles.

And I noticed last week
 that there are others in
 the community railing
 against insurance
 companies.

This time it was
 panelbeaters, who
 marched through the city
 protesting at what they
 claimed were insurance
 groups forcing them to
 cut corners in repair
 work, a policy, they said,
 that was costing them
 their reputations and
 their customers.