

**From:** [Skye LaBlack](#)  
**To:** [UCTinsurance](#)  
**Subject:** Response+to:+Unfair+contract+terms+&#8211;+insurance+contracts  
**Date:** Tuesday, 7 August 2018 12:54:47 PM

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To whom it may concern,

RE: Unfair contract terms – insurance contracts

Specifically regarding excess payments when not at fault in an insurance claim.

We have recently had personal experience with two people lighting one of our vehicles on fire in an arson attack. This happened overnight and there was CCTV video footage of the people who did it and clear images of their faces. We were required to pay the excess in order to make the claim and then were told that we will not be able to be refunded our excess until these people are found, caught and charged with the crime even though there are clear images of their faces. The police have voiced their outrage at this given the footage was available on the same morning of the attack and we ourselves are out-of-pocket until they can find these people.

This is entirely unfair to people who are not at fault and should not be allowed to continue with insurers who already take advantage of these types of situations (I.e. claiming back part of the registration of the vehicle for themselves etc.)

Kind regards,

Skye and Simon LaBlack