Archived: 13 April 2022 15:49:51
From: [redacted]
Sent: Wed, 11 Aug 2021 06:58:54
To: RCCP Consultation
Subject: Consultation input re Reforming competition and consumer policy
Sensitivity: Normal

I am a member of public who is increasingly concerned by the Terms & Conditions being obscured by pre ticked boxes on the form.

An example to illustrate the point:

I took out car insurance for 1 year. Prior to the 12 mths I researched a better deal and signed up for cover. Once the new policy commenced I received a renewal policy from the old insurer and my credit card was debited with the premium. I now have 2 policies for 1 car.

After some arguing with the 1st insurer they refunded my money and cancelled the policy. However, they drew my attention to an inclusion in the depths of the multi page T&C that said I wanted audio renewal , and if I did not want it I can contact them to say so. They referred to a pre-ticked box on the application that I had not noticed. They said auto renewal was done as a service to me so that my insurance would not lapse inadvertently. I doubt they will change their practice unless forced to, hence I would recommend that NO BOXES MAY BE PRE-TICKED i.e. you have to opt in not opt out.

Further to this I contacted my credit card issuer to ask how, having taken out a 12 mth policy, someone can draw money from my card a year later without my informed knowledge and consent. They were well aware of this recurrent problem of the hidden information in the T&C which authorised them to charge my card. Generously they paid me £50 compensation for the inconvenience. I would like to think that they are also reporting these concerns to you.

If I can be of any help, feel free to contact me.

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