



# Consumer Law Series with Maurice Blackburn

Maurice Blackburn Lawyers is pleased to offer the following Consumer Law information seminars for 2024.

If you are interested, please don't hesitate to contact Brooke Goring on [BGoring@mauriceblackburn.com.au](mailto:BGoring@mauriceblackburn.com.au)

## ☐ Super and insurance: Important legislative changes that impact eligibility to insurance

*The former Federal LNP government implemented a series of reforms resulting in less working Australians having default death and disability cover through their super. This was done to combat inefficiencies such as multiple accounts and balance erosion, however there are concerns that these reforms went too far and worsened the problem of underinsurance by removing an important safety net from those who rely on it most.*

## ☐ Banking Royal Commission – What's changed for consumers of super and insurance products?

*The Hayne Royal Commission exposed terrible impacts that systemic greed and conflicts of interest have on ordinary consumers, including those claiming insurance for injury and illness. Over four years on from the final report, what has meaningfully changed? These issues will be discussed with reference to specific reforms that have improved consumer rights, such as the introduction of Unfair Contracts Terms to insurance and a less onerous duty of disclosure.*

## ☐ Super and insurance: Statutes of limitations, Centrelink and Bankruptcy – what you need to know.

*How long do you have to make a complaint to the Ombudsman or to take legal action through the courts? Can income protection be reduced by Centrelink paid over the same period? Can a bankrupt person receive their disability insurance? We will discuss these important considerations and provide practical steps to protect your client's rights.*

## ☐ Mental Health Discrimination in insurance: Consumer rights at time of purchase and claim.

*Australia's Discrimination laws have special rules relating to insurance products which can be effective tools in challenging disproportionately broad mental health exclusion clauses. We will run through the legal principles and give practical advice on spotting and challenging discrimination including through the Human Rights Commission.*

## ☐ Australian Financial Complaints Authority: How effective is our 'one stop shop'?

*AFCA was promised as a 'one stop shop' for financial services complaints including insurance claims and credit law disputes. We will look at some AFCA decisions to demonstrate how it*

works through consumer problems and how it assesses loss. We'll also consider how much help consumers can hope to get from AFCA when they are unrepresented.

## ☐ Scams and consumer rights

*We will discuss the responsibilities of Banks and other financial institutions to protect customers from being scammed or compensate them where a loss is suffered. We will look at instances where the loss is caused by financial abuse by a friend or family member including withdrawal of super – a problem that was amplified by the COVID early release of super initiative in which of thousands were coerced into withdrawing super. We'll look at how AFCA and the Regulators handle these matters.*

## ☐ Credit law - Mortgage stress amid rising interest rates

*Over a decade of soaring property growth, generous tax incentives for property investors and record low interest rates has resulted in Australian households being among the most indebted in the world. We will look at this problem in the context of unprecedented interest rates increases which will see thousands tipped from fixed to variable rates. We will discuss borrowers rights under the [National Consumer Credit Protection Act 2009](#) (Cth) and explore the pros and cons of taking a complaint to the Australian Financial Complaints Authority (AFCA) as opposed to litigating.*