



Media Release

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Landmark win for former schoolgirl who stared down the insurance giant

Ella Ingram – the 21-year-old student who refused to accept insurance giant QBE’s decision to deny her travel insurance claim – has won a landmark victory against discrimination in the Victorian Civil and Administrative Tribunal.

beyondblue and Mental Health Australia welcome the tribunal’s finding that QBE discriminated against Ella when it issued her with a travel insurance policy that excluded any coverage for people with mental health conditions and that it further discriminated when it refused her claim for \$4292.48.

beyondblue and Mental Health Australia congratulate Ella for having the courage to make a stand against the insurance industry on behalf of all Australians who experience discrimination on the basis of their mental health.

“The practice of excluding people with mental health conditions from accessing travel, income protection and life insurance policies reinforces stigma and discourages people from seeking support when they need it most,” *beyondblue* CEO Georgie Harman said today.

“With the right support and treatment, most people recover from conditions like depression and anxiety.”

In our experience, insurance policies make no distinction between different kinds of mental health conditions and often refuse to insure anyone with a history of mental illness, even when they are fully recovered. They combine *symptoms*, such as stress or insomnia, with *diagnosable conditions* such as anxiety and depression. This results in blanket exclusions which paint everyone as high-risk and uninsurable.

beyondblue and Mental Health Australia believe that such blanket exclusions demonstrate a fundamental misunderstanding of mental health issues.

“We call on the insurance industry to embrace 21st century expectations and change policies and practices that discriminate against people with a past or present mental health conditions,” Ms Harman said.

“We are seeking a champion of the insurance industry to step forward and work with us to design a fair and equitable policy that treats people as individuals.”

Ms Harman along with Mental Health Australia CEO Frank Quinlan, called on insurers to use contemporary evidence and data, and take individual circumstances into account instead of making broad assumptions about a person’s mental health and ability to function.

“With one in five people experiencing mental illness each year, there are potentially millions of Australians who could be affected by mental illness exclusions for travel insurance, income protection and life insurance,” Mental Health Australia CEO Frank Quinlan said.

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Mental Health Australia

"Insurance companies seem to think that there are two kinds of people in the world, and if you have a history of mental illness then the insurance market, which many of us take for granted, is not for you.

"We hope the outcome of this case will be a catalyst for change in the insurance sector.

"Regardless, every Australian living with a mental illness, and those who care for them, owe a great debt to Ella for the courage she has shown in taking on the insurance industry."

In the wake of the Ella Ingram decision, *beyondblue* and Mental Health Australia call on the insurance industry to:

- **Remove blanket mental health exclusions** which label everyone with mental illnesses as too risky to insure, regardless of their condition or individual circumstances;
- **Stop discouraging people from seeking professional help** to improve their mental health and wellbeing by excluding them from insurance cover;
- **Show us the data** that proves risk assessments for mental health are based on recent, relevant, real data;
- **Provide contemporary, role-specific training of mental health issues** for people working in the insurance industry.

beyondblue calls on people to share their stories of insurance discrimination by visiting www.beyondblue.org.au/insurance.

Mental health professionals are available at the *beyondblue* Support Service via phone 24/7 on 1300 22 4636 or via www.beyondblue.org.au/get-support for online chat (3pm-midnight AEST) or email responses (within 24 hours).

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