

Submission
No 13

**INQUIRY INTO IMPACT OF THE REGULATORY
FRAMEWORK FOR CANNABIS IN NEW SOUTH WALES**

Name: Name suppressed

Date Received: 8 May 2024

Partially
Confidential

My story is in regards to the impact that a criminal conviction in 2023 against my partner relating to cannabis has had on me now that we are living in a defacto relationship

I'm sure that this could impact others unknowingly and the possible repercussions to innocent people could be financially devastating.

I own my home, it is mortgage free and in my name only. I have lived in my home on my own for approximately 7 years.

During that time my home and contents have been fully insured. I have never made a claim or had insurance refused.

My partner moved in on December 19th 2023.

He was convicted of a cannabis offence due to plants he had at his previous home. WE DO NOT HAVE ANY PLANTS AT MY HOME.

My home and contents insurance came up for renewal this month and I decided to shop around for a better deal.

As stated, it is my home, the policy is in my name. We have a financial agreement stating that he cannot make any claim against me for property should we separate.

He is not named on the insurance policy or any other documents relating to my home.

On making enquires for home and contents insurance I have now been refused by 2 insurers due to his conviction.

This conviction now impacts me.

There are multiple impacts

If I do not disclose information about him I could be guilty of misrepresentation and any claim be refused.

In making an honest disclosure about my partner and disclosing that he is living here I'm refused insurance which puts my assets at risk.

I will continue to shop around as I cannot risk not having my home and contents insured.

I do not understand how my partners conviction can impact the risk to the insurers.

I wonder how many other people are in this position and aren't even aware of it

Changes to the law and retrospective removal of cannabis related convictions are needed and in some cases needed to protect innocent family members from being impacted and discriminated against.

This is just one example, I'm sure there are many others.