

Your Call is Important to Us....Then Answer It!

by Hazel Edwards OAM

www.hazeledwards.com

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‘Your call is important to us.’

‘Then answer it!’

The frustrations of dealing with inaccessible utilities existed pre- Pandemic. Mid Lockdowns 5& 6, my husband died of a stroke, and my grief was compounded by inaccessible procedures.

Try explaining your husband cannot give authority to access accounts as his funeral was last week. You are living alone, in isolation under curfew, in Lockdown. No, you can’t get legal documents certified or witnessed.

‘ If my mobile phone photo of the document is not acceptable, what do you suggest?’

My late husband was a well-organised, former hospital manager. As a professional author, I did the ‘creative’ and as a qualified accountant, he did the ‘financial’ including my BAS.

Writing is my therapeutic way of handling grief. But I am writing for others exhausted by online frustrations after tragedies. And in the hope that some organizations will improve their procedures.

Some have decent processes and front desk people.

‘Would you like to keep his cancelled licence? Or...’ The Vic Roads customer service girl sympathetically indicated the bin. I looked at his ID photo face, and couldn’t put him in the bin. The girl said kindly. ‘Keep him. It might help.’ I cried. And she brought out the tissues box.

AMBULANCE VICTORIA, BUPA and VIC ROADS get top billing in my MOST HELPFUL to bereaved partners.

Try explaining to a bot that it’s not viable to use the online App because the reason you’re trying to speak to a human is that you CANNOT ACCESS anything because their systems require out-dated checks and your husband’s name and birthdate require changing to yours. But the bot keeps repeating;

‘Use our app. It will be quicker online.’

TELSTRA send me a message that I have used 85% of my data. I know why.

Each call takes an emotional toll, knowing that I’m going to have to repeat the death details AGAIN. I tackle ONE dreaded account per day, preferably early morning. Last

resort, I go in person at 1 minute past the opening hour. Longest queue was 70 minutes.

Telstra and RACV (Club & Insurance) top my WORST SERVICE AWARD with tactless, multiple no-reply emails and no internal communication between departments.

Being sent several Case Resolved emails from Telstra, to which it is impossible to respond, triggers three pages of Telstra notes across five months, personal visits and umpteen aborted calls. RACV has Final Notice headed emails even after explaining you cannot supply certain documents until after Probate. Tactless.

Luckily I have digitally -skilled adult children, and money to pay bills. How do others cope? Most give up. One widow threw her tax into the bin.

To be fair, my BAS and ATO tax return were handled quickly. And so was Probate online via the solicitor. And my 1 k walking distance tax accountant demystified procedures. I did not know abbreviations for energy codes such as NMI.

In some bereaved families, Centrelink is the biggest challenge. Checked closest Medicare location online, then went in person, to discover Medicare office closed two years ago and joined with Centrelink offices elsewhere. Other widowed partners share anecdotal horror stories of disconnected services, Internet Banking closed and no cash to pay immediate bills.

There have been positives.

I put off the bank notifications until almost last due to horror stories of all funds being tied up. Tried to make a bank manager appointment and told to queue. I got Christos, the CBA junior bank clerk of two months. He did an excellent job following bereavement head office directions via phone. I had all the documents with me. He photocopied them for me. Later I waited to speak to the manager and commend Christos for employee of the month. And was tempted to suggest maybe the junior run the bank in future.

My Telstra notes show 4 calls; two shop visits and another 2-hour session starting at 9 am with a helpful young man. Sorted! Then Telstra messed up again and over charged me. And kept taking the original sum as direct debit saying it took over a month to amend their accounts.

How could a conman commit fraud with multiple digital identities when I can't even register a genuine name change?

Easy to blame Lockdown pandemic restrictions rather than inadequate systems. which existed prior. I'm unfamiliar with terminology such as capital gains tax implications but can and will learn. I'm widowed and grieving, not stupid.

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Hazel Edwards OAM is an international author, translated into ten languages and best known for the classic 'There's a Hippopotamus on our Roof Eating Cake' series. www.hazeledwards.com

Her husband Garnet Edwards JP was former manager of Caulfield Hospital and passed away on July 5th, 2021

Nothing is Certain Except Death, Taxes ,Red tape and Password Frustrations.

What have I learnt?

- Have file for each organisation colour -coded. Keep notes of phone conversations as evidence. When they don't act as promised and need proof with dates, you may not remember the details. Unsure whether to file by name, paid or in the Tax folder. Found I was doubling up with email records because scared of missing bills.
- To ask for specific help. Who knows about abbreviations for energy billing?
- Sort your passwords.
- You can change a service provider, get a lower fee and a new account avoiding bureaucratic repetition when trying to change a deceased account
- It's taken five months to sort 75% of basic household accounts even with good records. Annual debits or subscriptions like Qantas Frequent Flyer continue to arrive.
- Unexpected emotions flatten you. The Census form requiring to tick single household as WIDOW was emotional.
- Hate going to letter box to find ANOTHER bureaucratic letter which requires more phone calls and forms.
- Govt Dept thoughtfulness of warning about death certificate inside envelope and not to open it alone.
- Neighbours helped more than authorities. One set up an iPad app for the bank so I could still access my money to pay bills when both- named accounts were closed. Another introduced me to comparative energy accounts and that switching providers might solve some frustrations.
- Be more assertive. Insisted I was not prepared to pay a re -starting fee for services when all details of the premises were the same, I was not leaving that house and just wanted a change of initial in front of the surname to mine.
- Less stamina to deal with unexpected emails late in the day. Emotionally draining. One widowed friend says she sets aside specific weekly time to deal with estate and only when emotionally strong.
- I've started a day book of when things paid or significant processes.

- Inexcusable bureaucratic mistakes cause distress. Being sent an invoice, as owing \$57 and wishing a deceased book club member a great start to 2022, six months after being officially notified of the July 2021 death and all accounts settled and membership closed.

Hints.

- Contact organization in person as soon as they open early in the day. Have dot points of what you want changed.
- Don't assume the various departments of that organization share information about you,
- Insist on being upgraded to manager if query not answered.
- Use loud speaker phone and do other work at desk while waiting. My side desk drawers are very tidy.
- Carry a legal folder with certified copies of death certificate, probate page, evidence of your ID. etc.
- Don't close the bank first because you'll need it for bill paying.
- Have a money talk to partner before needed. Have a single account each and don't assume if it is in both names the survivor will be able to access it immediately.
- Have an important documents box you both know about.
- Use iCloud sharing on iPad as can fill in points while queueing
- Difference between bereaved and bereft. Loss of a partner is BIG grief and a bereavement. But skilled women can apply their workplace strategies to widowhood and are not bereft. A psychologist friend explained partnerships in terms of the capital letters of A and H. Take away the middle bar and the H relationship collapses. On the A relationship, it is still functioning/standing
- During his lifetime, my husband would not have allowed any of the institutions he managed to act towards clients in this way. Because he left everything organised to be as easy as possible for his family we are reacting on his behalf. And for those fatigued by fatal tragedies who cannot summon the energy to fight digital bureaucracies at a time when they want to grieve, not cry alone in frustration over unworkable passwords.
- I'm aware of my bad decisions due to fatigue but my IQ has not dropped 30% as some condescending bureaucrats imply. I'm simply unfamiliar with financial terminology such as capital gains tax implications but can and will learn. It's just another vocabulary. And a little kindness goes a long way. I'm widowed and grieving, not stupid. And many divorcees are in similar situations.
- Customer service should not be an oxymoron which is an apparently self contradictory statement.

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