

NDIR Submission from Michael Arnold

Att Natural Disaster Insurance Review

To whom it may concern

I would like to share my experience with the insurance industry after the flooding this year.

We have a home in Ferntree gully and experienced flooding in February this year.

Although we in the great picture we were better off than most and have been able live in our home after the flooding.

Dealing with our insurance company Allianz has proven to be more stressful than the event.

We were told on the day of the event we were covered, but it took another 4 months when it looked like Allianz was going to have to pay, they found a loop hole that due the rain fall , running into a creek then coming out, going through our home then back in again to the creek , we were not covered.

Reading the policy, it uses the same sentence structure to explain we are covered, and then explain we are not covered.

For 4 months we have been fighting the claim only to have Allianz deny it, now they are denying any responsibility for the delay, meaning the subsidence due to the flood is now worse, now going to cost more to repair.

What would I like to see from this?

All call made foe a claim are recorded , when we requested copy of the recording of the original call to substantiate the claim we were told we were covered, amazingly I was told , they don't necessarily record call , even though it is stated they could be.

Insurance companies, be legally obliged to finalise all claims quickly or just pay out.

Policies written in plain English.

Actually do the job they are paid to do!

I would be happy to discuss this with anyone who is interested to follow up further.

Michael Arnold