

NDIR Submission from Trudy Mackenzie

Dear Sir/Madam,

Regarding flood and natural disasters I think the following issues should be addressed:-

- For those living in flood areas and cannot or find it extremely difficult to get flood cover and premium cost prohibitive
- For those living in duplexes, strata tile or similar dwellings, insurers do not cover or again only specialist insurers cover but extremely high premiums therefore cost prohibitive
- Given that I want insurance and the councils/governments allowed buildings to be built on flood plains then some type of competitive insurance should be available for those living in duplexes etc
- Currently living in Cairns and insured (living in duplex) but will not be able to afford next premium as no competition so I am at the mercy of the weather with no redress, so perhaps some sort of natural disaster insurance would be better for individuals in my position

Regards

Trudy