

Response ID ANON-DUXZ-4288-1

Submitted to Northern Australia Insurance Inquiry
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About you

What is your name?

Name:

[REDACTED]

I do not want my name to be published.

Do not publish my name

What is your email address?

Email:

[REDACTED]

What is your suburb/town and postcode? (Only one is required.)

Suburb/town::

[REDACTED]

Postcode::

[REDACTED]

If you live in northern Australia, please tick all descriptions that apply to you.

[REDACTED]

What type of residence do you live in?

[REDACTED]

What insurance do you currently have? Please tick all descriptions that apply to you.

[REDACTED]

What is important in your decisions about insurance?

1. How important is the price ('premium') in your decision?

You could also tell us: Did you know about the price of insurance in your town before you moved there? Has price changed a lot? Have you tried to get a lower price? :

I wasn't aware before moving to this region. I always shop around for the best value.

2. How much choice of insurers do you have?

You could also tell us: Where you live, how much choice is there between insurers? Do you think different insurers offer different policies (i.e. is coverage different)? :

As we live in Cannonvale (Airlie Beach) and were hit by Cyclone Debbie, I've heard not many insurers are now covering the area. We are still covered with [REDACTED] and are still waiting / fighting for our repairs to be agreed upon since the cyclone 7 months ago whilst still paying our premiums.

3. What are you covered for?

You could also tell us: Can you get the sort of insurance you want? Do you want flood insurance? How confident are you that you know what you are covered for and what limits you have? If you have made a claim, were you covered for what you thought you were?:

We are covered for everything but getting our house repaired from Cylone Debbie is a nightmare! [REDACTED] are playing the 'maintenance' card and delaying claims. We have now employed someone to take care of our claim and we are finally getting some traction. Our claim has now been escalated and we are finally being treated professionally and with respect. The way we have been treated over the last 7 months has been disgraceful. I have been bullied and intimidated. Our new higher ranking [REDACTED] Assessor has apologised and is now trying to do the right thing. We still have a way to go but it's definitely more positive. You can contact [REDACTED] from Solve My Claim for MANY more of these stories. I believe he is representing upward of 40 people in this area with the same story. He was filming with the media here just last week. Without his help I think many would have just broken down by now. It's very sad and disgraceful behaviour from the insurers!

4. How important is customer service and claims handling reputation?

You could also tell us: How much does an insurer's reputation matter? How much does customer service matter? Have you seen an insurer behaving in a way that you think is unfair or confusing?:

Oh my, the treatment of the people here in Airlie Beach from the insurers is disgraceful! I pay about \$3,300.00 insurance per year for our principal place of residence. The home is insured for \$650,000.00 and 7 months on I've had no work agreed upon, let alone started. I've been bullied and intimidated by [REDACTED] and their panel builder ganging up against me. You need to contact [REDACTED] from Solve My Claim to get the full picture of the unethical, if not fraudulent practices that have been going on. Not to mention that we are now heading into cyclone season with very broken homes and have had your live in them like this for 7 months. It's sad and depressing for many.

5. Have you seen an insurer behaving in way that you think is unfair or confusing?

5. Have you seen an insurer behaving in way that you think is unfair or confusing? :

Complete bullying. I had [REDACTED] [REDACTED] and [REDACTED] attend together to supposedly complete the scope of works but all that happened is that [REDACTED] and [REDACTED] ganged up together against me, even laughing at some of the build of my home. They denied repair as 'maintenance' when it's obvious cyclone damage. I believe the [REDACTED] gentleman felt sorry for me as he separated from them and quietly told me to be quiet or it will get worse. [REDACTED] now represents us. He has escalated our claim, we have sacked [REDACTED] no longer have to deal with [REDACTED] and have now gone higher above the original rude arrogant [REDACTED] Assessor. Our new [REDACTED] Assessor has apologised for the way we've been treated.

6. Has an insurer told you that they won't insure you or renew your insurance policy? If they have, what were the reasons they gave you?

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Not yet.

How you get information about insurance and how easy it is to understand?

7. What information does your insurer give you and how useful is it?

You could also tell us: Does your renewal notice say if price has changed and the reason? Does it say how premiums are calculated? What could insurers do to make it easier to understand their products? :

Our current policy isn't due for renewal until next year. I'm very fearful of what the premium may be. It looks like our current repairs to be done could be around \$200k.

Due to our current experience, I believe that insurers should be assessing policies on entry, similar to life insurance. That way, if there are any questionable so called 'maintenance' issues they could be rectified or denied at set up. We bought our house 3 years ago, have a full building report with no major issues raised and the conclusion of our report saying our house is 'above average' condition for its age. We have now been denied major repairs (currently back in renegotiation). We have done our due diligence but are still fighting for our rights. One issue is that they are saying our roof was near the end of its life. My building report says nothing of that, it's held up very well through every wet season and did so until our fully exposed, ocean facing home was pounded with a cat 4 cyclone and storm event which lasted for a total of 36 hours. This is an unprecedented Australian event yet, the insurers are trying to tell us that our homes required 'msibtenance'??????

8. Where else do you see or look for information?

You could also tell us: How much effort is it to look for better or cheaper policies? What sort of advertising do you see? Have you used websites, tools or calculators? If you live in Queensland, have you heard about or used the North Queensland Home Insurance website? What did you think about it?:

Just a painful couple hours on the phone every year. I don't however take the cheapest. I was always careful to make sure I had a good product and always paid more for it. To say I'm disappointed in my outcome is a gross understatement! Not to mention that we have a total of 6 policies with [REDACTED]

9. Have you used, or thought about using, a broker? Why or why not?

You could also tell us: Did it make it easier for you to get a policy that you were more confident suited your needs?:

I always used a broker up until buying this house. [REDACTED] appeared to have the best value for money (not cheap, but I thought best cover). Unfortunately my broker couldn't access [REDACTED]

10. Is there information to meet the needs of all consumers?

You could also tell us: Who can you ask if you need help understanding insurance? Is there information for people who are unable to read or write or use a language other than English? Do insurers have an office in your area or do they visit? Is mail, phone or internet access an issue in remote areas?:

I'd just phone if I needed to query.

11. What special information do owners or managers of strata units need?

You could also tell us: How difficult is it to get clear and useful information about strata insurance? How transparent is the information provided to strata unit owners?:

12. Have you seen examples of tools, technology or information in other industries that should be used to make insurance easier to understand?

Have you seen examples of tools, technology or information in other industries that should be used to make insurance easier to understand?:

Have you switched insurers?

13. Have you considered switching insurance in recent years? Did you go ahead and switch? Why or why not? Please tell us about your experience.

You could also tell us: Did you consider switching policies with the same insurer, to a different insurer, or both? How did you find and compare policies? How many quotes did you compare? Was it a lot of effort? How does the use of standard definitions, such as for 'flood', make it easier to compare? Was your focus on price or coverage or both? Did you use a broker to help you? :

I switched from a broker to [REDACTED] as my broker couldn't access [REDACTED] A decision I now regret.

What can households and insurers do to make insurance more affordable?

14. Have you considered renovating or altering your home, or building a new home to, to reduce the risk of storm or cyclone damage? Did you go ahead?

You could also tell us: How did you find out about building for your local conditions? How did you decide that it was a 'worthwhile' investment? If you made any alterations, did this have any impact on your insurance premium? Has it already, or will it, save you money in the long run?:

I had a full building report done prior to purchase and knew our house was well built and strong. It stood up to the said 36 hour event pretty well considering our exposure. Knowing what I do now, I would have taken a million photographs and video to prove our damage is all cyclone related.

15. What are insurers doing to make it easier and could they do more?

You could also tell us: Would your premium be lower if you made your house or belongings safer? Can you pay fortnightly or monthly and how much extra does it cost to do so? Does your insurer offer Centrepay to eligible customers? Have you seen new or different policies to target particular consumers, such as tenants, households on a low income, or people with only a small amount to insure? :

I pay monthly at no extra. I do t think there's much else we could have done to make our home safer. Nothing is safe in a cat 4 18hr cyclone.

16. What are you doing to manage the cost of insurance?

You could also tell us: Have rising premiums motivated you to spend more effort looking for better policy options? Have you, or would you, reduce your level of coverage to save? Who else can you get help from?:

I don't want to reduce my level of cover and I'm very anxious how much our premium will go up.

Other issues

17. If you have a view or experience to share that you haven't already covered in another question, please tell us about it. (Optional)

If you have a view or experience to share that you haven't already covered in another question, please tell us about it.:

I'm more than happy to give more information on this terrible insurance experience. My phone number is [REDACTED]. I suggest you call [REDACTED] from Solve My Claim to get the full picture of what has gone on here post Cyclone Debbie. Thank you.