

Insurance North Queensland

From: Chad Family [REDACTED]
To: Insurance <insurance@accc.gov.au>
Cc: [REDACTED]
Date: Fri, 27 Oct 2017 18:32:58 +1100

Dear Sir or Madam,

My name is Robert Peter Chad and I live at [REDACTED] Townsville. 4810
I would like to bring to your department's notice of my recent house and contents insurance renewal debacle. I am a member of the RACQ and previously have received a discount for.
An RACQ Gold member
Have a Qld seniors card
Have home and contents in one policy
No previous claims
Multiple products with RACQ.

The following is a record of my monthly direct debit payments:

2012	\$218.76
2013	\$297.49
2014	\$391.18
2015	\$333.98(Increased excess)
2016	\$406.58
2017	\$561.91 (Their proposed renewal figure, rejected).

When the renewal was sent to us with the 2017 proposed monthly payment I rang around, including RACQ where I expressed our dismay at the increase, and ended up insuring our home and contents with YOUI for an annual fee of \$2130.63. With YOUI I had to cut down several trees as not to be in breach of trees being more than 2 storeys high. Our experience with the massive increase of insurance premiums in Townsville has been the norm recently. We live in a steel house on [REDACTED] Hill and therefore there is no chance of tidal surge, house built after 1985 and is regularly maintained.

Yours Sincerely,

Bob Chad
[REDACTED]