

Response ID ANON-DUXZ-42BH-U

Submitted to Northern Australia Insurance Inquiry
Submitted on 2017-12-14 06:20:57

About you

What is your name?

Name:
John Goessling

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? :

two years ago I moved to RACQ Insurance because my Premiun with GCU was too high they quoted me about \$1800 since then it has almost doubled I have since moved to Gordonvale approx 15Kms and to a Higher Elevation 80 metres above sea level so the removed the flood cover saving \$400 I have no proof of this it is only what they told me over the phone.

I feel I am being doubly penalised as BY LAW I have to build to cyclone standards yet the Insurance Companies say Mitigation is the answer to lower premiums How can I improve a 2year old house already at cyclone standards

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)? :

Yes I live in Gordonvale far north Queensland

I have tried Choosi and others and when I enter my Postcode I can go no further is says contact the Insurance council

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?:

Home and Contents Have lived in FNQld in 5 different houses over a period of 70 years and never suffered and damage or made a claims

They have been new and old houses which I have upgraded any houses built after 1987 suffer very little or no structural damage only houses pre this date suffer major damage

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?:

They are behaving BADLY how can my sister who lives in Brisbane with a similar priced house get Insurance for under \$1000 We are being DISCRIMINATED against Why cant it be the SAME price right across Australia then everyone would share the Burden

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

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We are being targeted because of our postcode it is very unfair

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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doing online Quotes stop as soon as I enter postcode

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? :

No Information given just the Price

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?:

It is very difficult to get any satisfactionno have not thought of a broker

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 only heard of brokers recently

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?:

Dont Know

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?:

N/A

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?:

no

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? :

Yes I switched 2 years ago and it has doubled since then

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 have upgraded 2 homes and they have suffered no major damage in any cyclones Larry and Yasi both Cat3 in my area according to Bureau of metrology

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? :

NO

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?:

By reducing the level of cover and raising the out of pocket expense from \$500 to \$2000 That helps a little

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.:

We are being unfairly treated it should be the same premium no matter where you live we already have to build to a higher standard than down south and you can see the results if all houses across Australia were built to FNQ standards it would lower the risk