

ACCC — Northern Australia Insurance Enquiry.
Level 9 Suncorp Building, 61-73 Sturt Street Townsville QLD 4810.

1st. November 2017

██████████ Director Townsville.

Dear ██████████

Thanks for your note, and assistance package for my brief submission to your enquiry.

I am not very good at following instructions, but I have endeavoured, to make the understanding of this issue as easy as possible.

I have attached five separate sections as follows :— — —

- (1) Pictorial, which I hope will allow easy understanding of the Positive Elements and a good feel for the property overall. (6 Pages)
- (2) Bureau of Meteorology list of Cyclones from February 2001 to May 2015, and their relevance to "Rocky Point". (4 Pages)
- (3) My Notes and letters of Relevance to the, Reasonableness of Premium Increases demanded. (10 Pages)
- (4) RACQ notes and letters to me. (8 Pages)
- (5) Facing pages of RACQ's Annual renewal notices from 2011, when the increases in premium that "started to feel too much" and I started questioning them. (12 Pages, with my notes.)

Please note that between 2001 (first Policy) and 2011, I did not question any of the increases, because I saw no reason to.

If I recall correctly, from 2011 I was able to negotiate reasonable premiums for a year, and then the big WHAMMY of 70%.

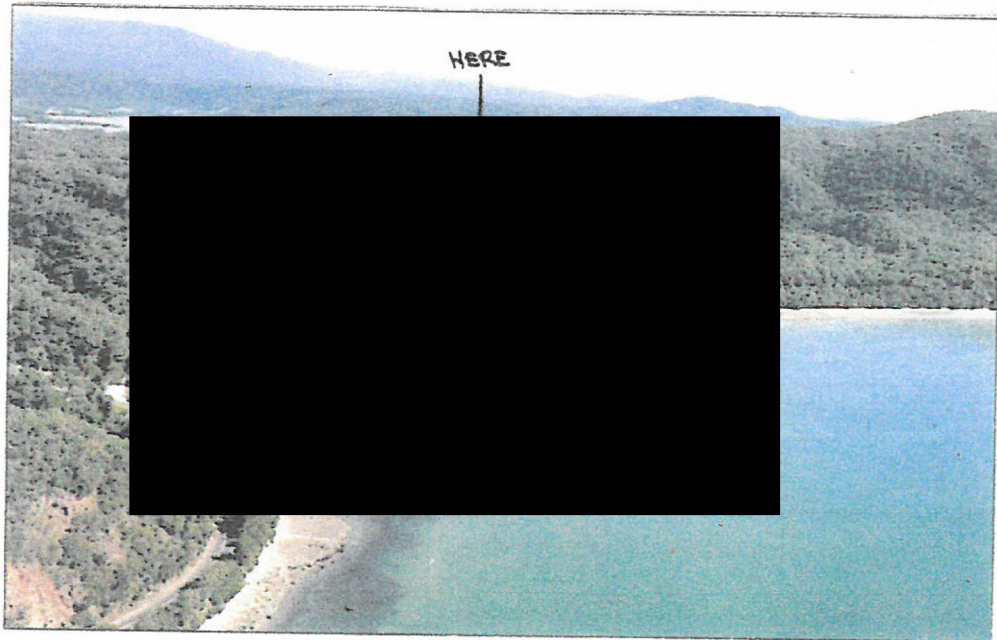
Just for the exercise, a few days ago, I talked to an Insurance Broker that I know, and asked for at least 3 quotes, and much to my surprise, one of the Quotes was considerably better than what I have with RACQ.

Please do not hesitate to request further relevant Information needed to help your case.

Kind Regards, David J Roney. ██████████ — e-mail - ██████████

██████████
██████████ Mossman. Qld. 4873

ROCKY POINT - NORTH QUEENSLAND

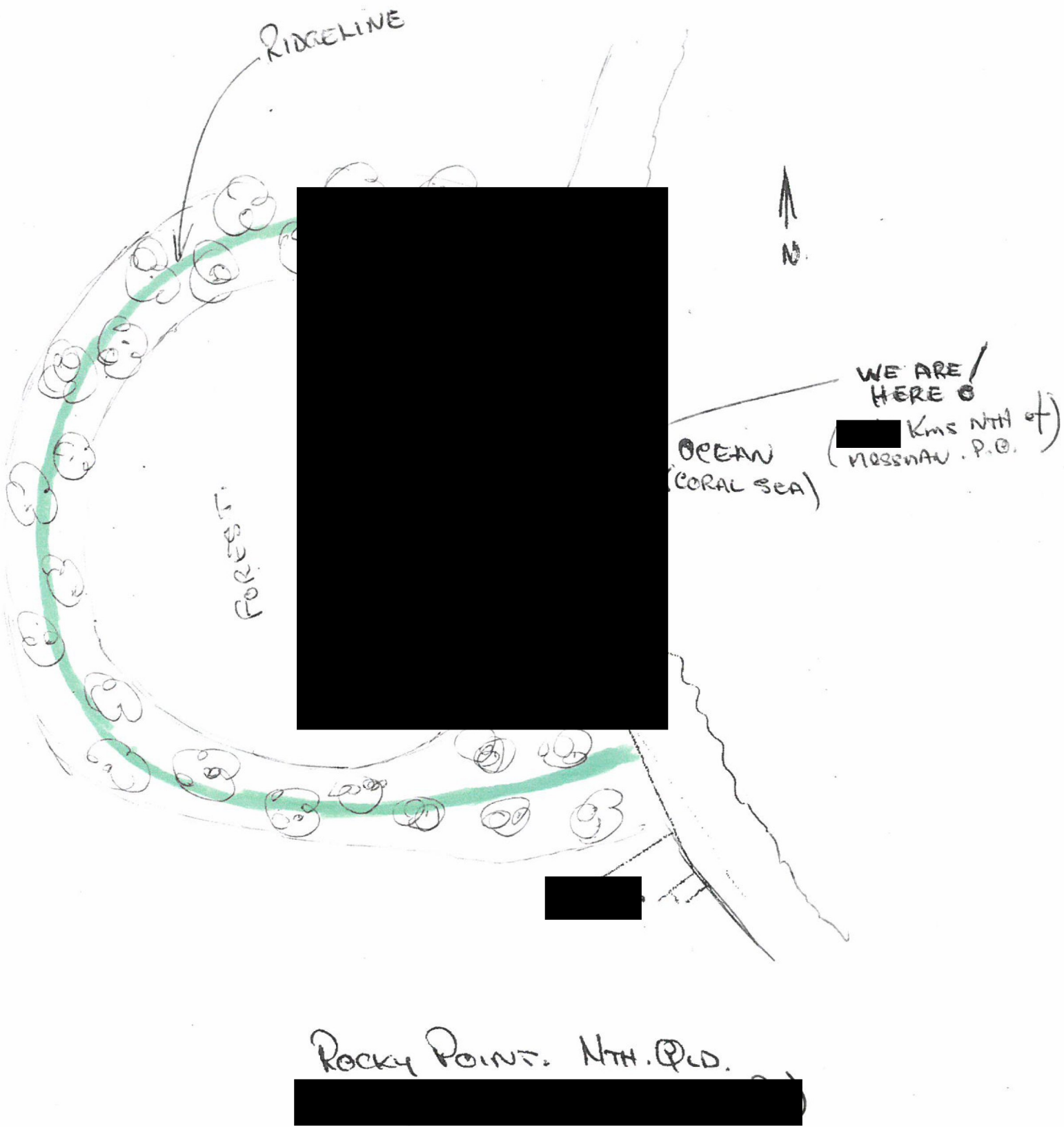


[REDACTED]

([REDACTED])



●●●● APPROX BOUNDARY - [REDACTED]



RIDGE LINE

FOREST

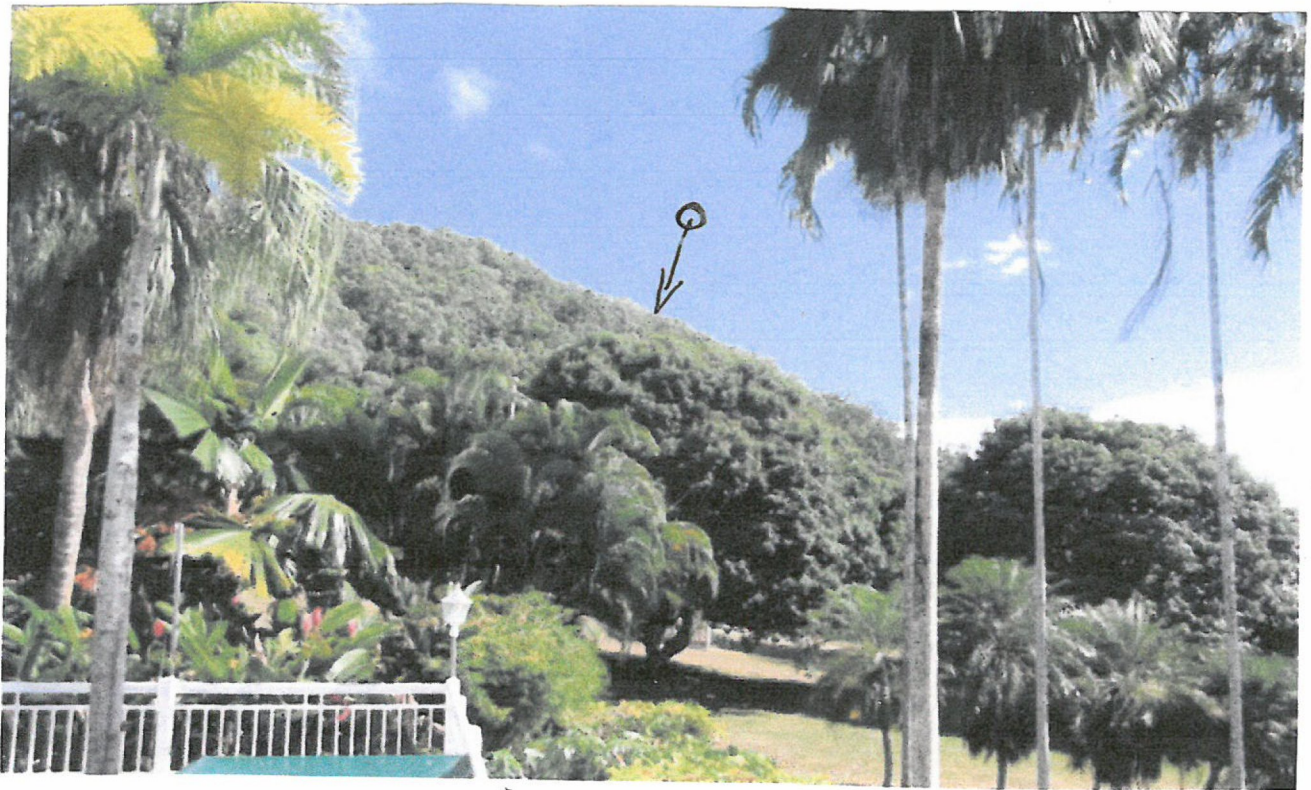
OCEAN (CORAL SEA)



WE ARE HERE

Kms NTH of (MORSEMAN . P.O.)

Rocky Point, NTH. QLD.



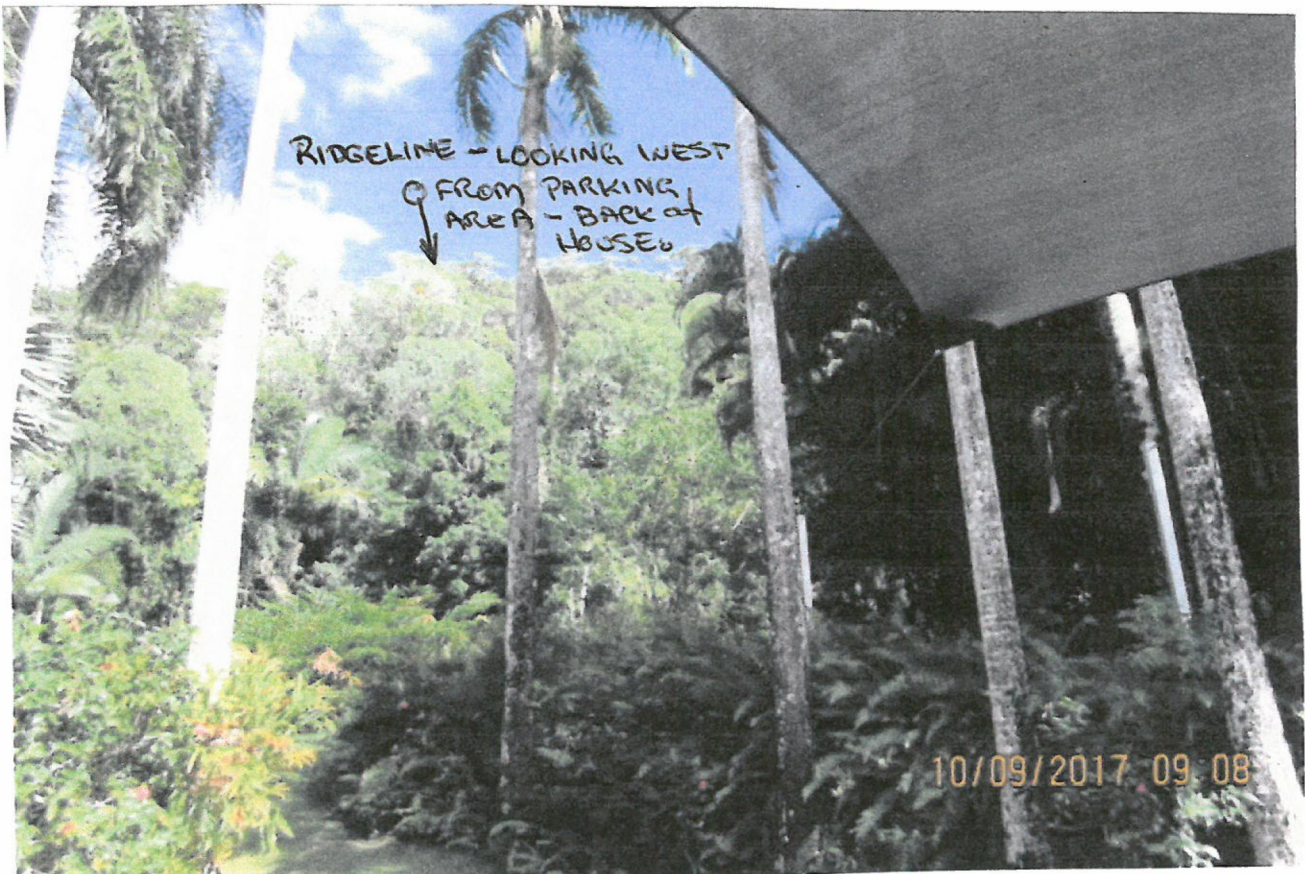
RIDGELINE AS IT APPROACHES BEACH APPROXIMATELY
220m NORTH of [REDACTED]



RIDGELINE NORTH of [REDACTED] APPROX 100m WEST
AND LOOKING NORTH FROM PROPERTY.



RIDGELINE AS IT APPROACHES BEACH APPROXIMATELY 250 m SOUTH of [REDACTED]





THE TWO PHOTOS ON THIS PAGE REPRESENT THE MAIN REASON WHY WE HAVE NEVER HAD ANYTHING STOLEN IN 30 YRS. FROM OUR PROPERTY — THE DESIGN MAKES PEOPLE FEEL INCREDIBLY EXPOSED ONCE THEY HIT THE TOP OF THE RAMP UP FROM THE ROAD.



RIDGE LINE of AMPHITHEATRE - NORTH of HOUSE.



PHOTO of BACK YARD WEST of CONCRETE PARKING AREA. SHOWING EXTENSIVE FIRE-SAFETY MARGIN.



Australian Government
Bureau of Meteorology

Previous Tropical Cyclones

The Australian Tropical Cyclone Database

Details of all tropical cyclones that are known to have occurred are contained in a database maintained by the Bureau of Meteorology. After a tropical cyclone has occurred, tropical cyclone meteorologists reanalyse the cyclone and compile what is known as the 'best track' and a report.

[Database of past tropical cyclone tracks](#) (Last updated on 2017-09-10)

[Database specification Document](#)

History of cyclones by state

[Western Australian cyclones](#)

[Northern Territory cyclones](#)

[Queensland cyclones](#)

[New South Wales cyclones](#)

[Historic impact reports](#)

Individual cyclone reports

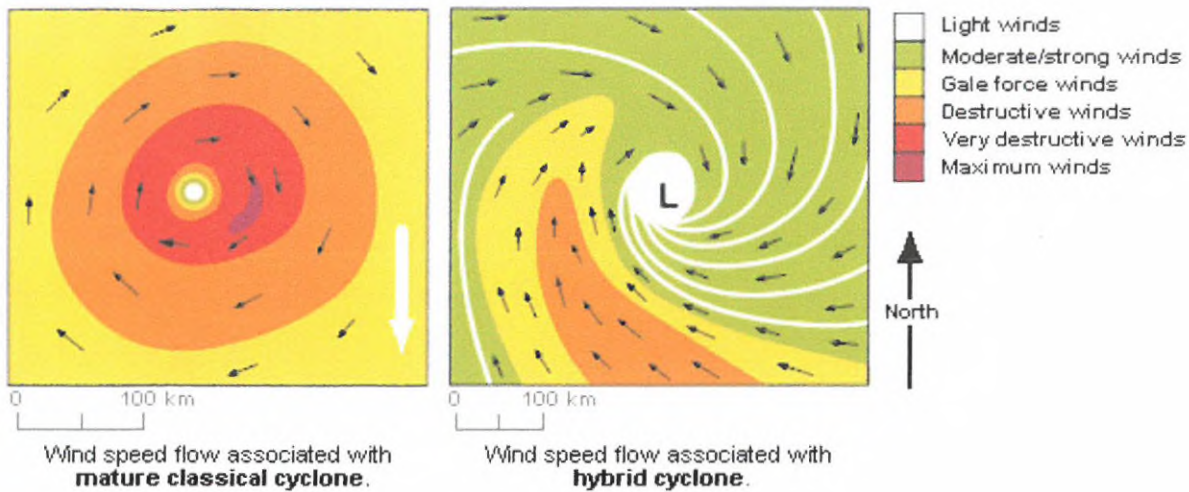
Note: These reports have mainly been compiled using original material produced soon after the cyclone occurred. Although some of the information has been checked and updated, there may be some comments that may no longer be accurate. Please send any feedback you may have to: [Feedback](#) (and choose 'Severe Weather (historical data)').

Cyclone Name	Cyclone Date	Region
Filter by Name	Filter by Date	W ✓ N ✓ E ✓
XX ACTUAL FIRST HOME INS. PREMIUM WAS 16/3/2001 - \$970 premium.		
Tropical Cyclone Quang	27 April - 01 May 2015	ONSLOW WEST. AUST. W, N, E - N/A
Tropical Cyclone Marcia	15 - 21 February 2015	ROCKHAMPTON. QLD W, N, E - N/A.
Tropical Cyclone Kate	21 - 30 December 2014	COCOS ISLANDS W, N, E - N/A.
Tropical Low (05U)	10 - 23 January 2014	WEST. AUST. W, N, E - N/A.
Tropical Cyclone Victoria	6 - 12 April 2013	INDIAN OCEAN. W, N, E - N/A.
Tropical Cyclone Christine	28 December - 01 January 2013	PT. HEDLAND W, N, E - N/A.
Tropical Cyclone Koji	5 - 8 March 2012	COCOS ISLANDS W, N, E - N/A.
Tropical Cyclone Iggy	23 January - 03 February 2012	COCOS - CHRISTMAS IS. W, N, E - N/A.
Tropical Low (10U)	22 - 26 January 2012	NT. W, N, E - N/A.
Tropical Cyclone Heidi	9 - 12 January 2012	WA. W, N, E - N/A.
Tropical Cyclone Alenga	3 - 9 December 2011	INDIAN OCEAN W, N, E - N/A.
Tropical Cyclone Dianne	14 - 22 February 2011	INDIAN OCEAN W, N, E - N/A.
Tropical Cyclone Carlos	13 - 26 February 2011	NT. W, N, E - N/A.
Severe Tropical Cyclone Yasi	30 January - 3 February 2011	CARDWELL W, N, E - N/A.
Tropical Cyclone Anthony	23 - 31 January 2011	BOWEN. W, N, E - N/A.
Tropical Cyclone Bianca	21 - 30 January 2011	W. A. W, N, E - N/A.
Severe Tropical Cyclone Zelia	14 - 18 January 2011	PNG - NORFOLK IS. W, N, E - N/A.
Tropical Cyclone Vince	9 - 12 January 2011	INDIAN OCEAN W, N, E - N/A.
Tropical Cyclone Abele	29 November - 05 December 2010	IND. OCEAN W, N, E - N/A.

Tropical Cyclone Anggrek	31 October - 04 November 2010	COCOS IS	W, N, E - N/A.
Tropical Cyclone Paul	22 March - 3 April 2010	N.T.	W, N, E - N/A.
Tropical Cyclone Robyn	1 - 7 April 2010	INDIAN OCEAN.	W, N, E - N/A.
Tropical Cyclone Sean	20 - 25 April 2010	INDIAN OCEAN.	W, N, E - N/A.
Severe Tropical Cyclone Ului	12 - 21 March 2010	BOWEN/MACKAY	W, N, E - N/A.
Tropical Cyclone Olga	19 - 30 January 2010	STH of CAIRNS	W, N, E - N/A.
Severe Tropical Cyclone Magda	19 - 24 January 2010	W.A.	W, N, E - N/A.
Tropical Cyclone Neville	14 - 23 January 2010	NTH. CORAL SEA.	W, N, E - N/A.
Severe Tropical Cyclone Laurence	8 - 23 December 2009	N.T. - W.A.	W, N, E - N/A.
Severe Tropical Cyclone Ilsa	17 - 24 March 2009	INDIAN OCEAN	W, N, E - N/A.
Severe Tropical Cyclone Hamish	5 - 12 March 2009	CORAL SEA.	W, N, E - N/A.
Tropical Low Gabrielle*	28 February - 6 March 2009	INDIAN OCEAN	W, N, E - N/A.
Severe Tropical Cyclone Freddy	3 - 13 February 2009	INDIAN OCEAN - WA	W, N, E - N/A.
Tropical Cyclone Ellie	31 January - 2 February 2009	CARDWELL	W, N, E - N/A.
Tropical Cyclone Dominic	24 - 27 January 2009	W.A.	W, N, E - N/A.
Tropical Cyclone Charlotte	11 - 12 January 2009	GULF CARPENTARIA.	W, N, E - N/A.
Severe Tropical Cyclone Billy	15 December 2008 - 5 January 2009	W.A.	W, N, E - N/A.
Tropical Cyclone Anika	17 - 22 November 2008	INDIAN OCEAN	W, N, E - N/A.
Tropical Cyclone Jasper	23 - 24 March 2009	CORAL SEA - PACIFIC.	W, N, E - N/A.
Tropical Cyclone Durga	20 - 25 April 2008	INDIAN OCEAN	W, N, E - N/A.
Tropical Cyclone Rosie	20 - 24 April 2008	INDIAN OCEAN	W, N, E - N/A.
Severe Tropical Cyclone Pancho	23 - 30 March 2008	INDIAN OCEAN	W, N, E - N/A.
Tropical Cyclone Ophelia	1 - 6 March 2008	INDIAN OCEAN	W, N, E - N/A.
Severe Tropical Cyclone Nicholas	11 - 20 February 2008	INDIAN OCEAN - WA	W, N, E - N/A.
Tropical Cyclone Helen	1 - 7 January 2008	N.T.	W, N, E - N/A.
Tropical Cyclone Melanie	27 December 2007 - 2 January 2008	INDIAN OCEAN	W, N, E - N/A.
Tropical Cyclone Guba	15-19 November 2007	- NTH. CORAL SEA	W, N, E - N/A.
Tropical Cyclone Lee-Ariel	11 - 15 November 2007	INDIAN OCEAN	W, N, E - N/A.
Unnamed Tropical Cyclone	29 - 30 July 2007	INDIAN OCEAN	W, N, E - N/A.
Tropical Cyclone Pierre	16 - 17 May 2007	TORRES ST. - PUR.	W, N, E - N/A.
Severe Tropical Cyclone Kara	23 - 30 March 2007	INDIAN OCEAN - NTHWA	W, N, E - N/A.
Severe Tropical Cyclone Jacob	3 - 12 March 2007	INDIAN OCEAN - NTH WA	W, N, E - N/A.
Severe Tropical Cyclone George	27 February - 10 March 2007	W.A.	W, N, E - N/A.
Tropical Cyclone Nelson	5 - 7 February 2007	GULF CARPENTARIA.	W, N, E - N/A.
Tropical Low Isobel	30 December 2006 - 5 January 2007	INDIAN OCEAN	W, N, E - N/A.
Severe Tropical Cyclone Monica	17 - 25 April 2006	N.T. - TORRES ST.	W, N, E - N/A.
Tropical Cyclone Hubert	2 - 7 April 2006	W.A.	W, N, E - N/A.
Severe Tropical Cyclone Glenda	27 - 31 March 2006	W.A.	W, N, E - N/A.
Severe Tropical Cyclone Floyd	18 - 27 March 2006	INDIAN OCEAN.	W, N, E - N/A.
Severe Tropical Cyclone Wati	19 - 26 March 2006	CORAL SEA.	W, N, E - N/A.
Severe Tropical Cyclone Lamy	17 - 20 March 2006	STH CAIRNS - CORAL SEA	W, N, E - N/A.
Tropical Cyclone Emma	26 February - 1 March 2006	W.A.	W, N, E - N/A.
Tropical Cyclone Kate	22 - 23 February 2006	FAR NTH. CORAL SEA	W, N, E - N/A.
Severe Tropical Cyclone Jim	27 January - 1 February 2006	FAR STH - CAIRNS	W, N, E - N/A.
Tropical Cyclone Daryl	17 - 23 January 2006	W.A.	W, N, E - N/A.

Severe Tropical Cyclone Clare	6 - 11 January 2006	W. A.	W, N, E - N/A.
Severe Tropical Cyclone Bertie-Alvin	18 - 24 November 2005	INDIAN OCEAN	W, N, E - N/A
Severe Tropical Cyclone Adeline	1 - 5 April 2005	INDIAN OCEAN.	W, N, E - N/A
Severe Tropical Cyclone Ingrid	4 - 16 March 2005	W.A. NT. TORRES ST	W, N, E - N/A
Severe Tropical Cyclone Willy	9 - 14 March 2005	INDIAN OCEAN.	W, N, E - N/A.
Tropical Cyclone Vivienne	4 - 9 February 2005	INDIAN OCEAN	W, N, E - N/A.
Tropical Cyclone Harvey	3 - 7 February 2005	GULF CARPENTARIA	W, N, E - U/A.
Tropical Cyclone Tim	23 - 25 January 2005	INDIAN OCEAN	W, N, E - N/A.
Severe Tropical Cyclone Kerry	8 - 17 January 2005	PACIFIC OCEAN	W, N, E - U/A.
Tropical Cyclone Sally	7 - 9 January 2005	COCOS IS.	W, N, E - N/A.
Tropical Cyclone Raymond	1 - 2 January 2005	W. A.	W, N, E - N/A
Tropical Cyclone Phoebe	1 - 4 September 2004	INDIAN OCEAN	W, N, E - N/A.
Severe Tropical Cyclone Fay	16 - 28 March 2004	W.A. - NT. TORRES ST.	W, N, E - N/A.
Severe Tropical Cyclone Oscar	21 - 28 March 2004	INDIAN OCEAN.	W, N, E - N/A.
Tropical Cyclone Grace	21 - 23 March 2004	LOWER CORAL SEA	W, N, E - N/A.
Tropical Cyclone Nicky-Helma	8 - 10 March 2004	INDIAN OCEAN	W, N, E - U/A.
Tropical Cyclone Evan	27 February - 4 March 2004	NT. GULF CARP.	W, N, E - N/A.
Severe Tropical Cyclone Monty	27 February - 3 March 2004	W. A.	W, N, E - N/A
Tropical Cyclone Fritz	10 - 15 February 2004	W.A. NT. CY-OUTBACK	W, N, E - N/A
Tropical Cyclone Linda	28 January - 1 February 2004	INDIAN OCEAN	W, N, E - N/A.
Tropical Low Ken*	1 - 5 January 2004	W. A.	W, N, E - N/A.
Severe Tropical Cyclone Debbie	16 - 23 December 2003	N.T.	W, N, E - N/A.
Severe Tropical Cyclone Jana	7 - 11 December 2003	INDIAN OCEAN	W, N, E - N/A.
Severe Tropical Cyclone Inigo	30 March - 8 April 2003	WA - INDIAN OCEAN	W, N, E - N/A.
Tropical Cyclone Harriet	28 February - 14 March 2003	INDIAN OCEAN	W, N, E - N/A.
Tropical Cyclone Craig	7 - 12 March 2003	N.T. - GULF CARPENTARIA	W, N, E - N/A.
Tropical Cyclone Erica	1 - 12 March 2003	STHEN - CORAL SEA	W, N, E - N/A
Tropical Cyclone Graham	27 February - 1 March 2003	W. A.	W, N, E - U/A.
Severe Tropical Cyclone Fiona	2 - 14 February 2003	INDIAN OCEAN	W, N, E - U/A
Unnamed Tropical Low	4 - 25 January 2003	N.T.	W, N, E - U/A.
Tropical Cyclone Upia	21 - 29 May 2002	P.N.R.	W, N, E - N/A.
Tropical Cyclone Errol	9 - 10 May 2002	INDIAN OCEAN.	W, N, E - N/A.
Tropical Cyclone Bonnie	10 - 14 April 2002	INDIAN OCEAN.	W, N, E - N/A
Severe Tropical Cyclone Dianne	7 - 11 April 2002	INDIAN OCEAN	W, N, E - N/A
Tropical Cyclone Des	3 - 5 March 2002	EAST. CORAL SEA	W, N, E - N/A.
Severe Tropical Cyclone Claudia	10 - 12 February 2002	SE. CORAL SEA	W, N, E - N/A
Severe Tropical Cyclone Chris	2 - 7 February 2002	INDIAN OCEAN	W, N, E - U/A.
Tropical Cyclone Bernie	30 December 2001 - 6 January 2002	GULF. CARP	W, N, E - N/A.
Tropical Cyclone Bessi-Bako	27 - 30 November 2001	INDIAN OCEAN	W, N, E - N/A
Tropical Cyclone Alex-Andre	26 - 30 October 2001	INDIAN OCEAN.	W, N, E - U/A
Tropical Cyclone Alistair	17 - 24 April 2001	W. A.	W, N, E - N/A
Severe Tropical Cyclone Walter	1 - 8 April 2001	INDIAN OCEAN.	W, N, E - N/A
Severe Tropical Cyclone Abigail	22 February - 8 March 2001	LP. CORAL SEA - INLAND	W, N, E - N/A.
Tropical Cyclone Wylva	15 - 22 February 2001	W.A. N.T. - NH CARP YORK	W, N, E - N/A
Tropical Cyclone Vincent	12 - 15 February 2001	INDIAN OCEAN	W, N, E - N/A
Tropical Cyclone Winsome	8 - 15 February 2001	N.T.	W, N, E - N/A.

One of these hybrid cyclones caused extensive damage in the Bundaberg / Maryborough region in February 1976.



Cyclone history

Impact descriptions of selected tropical cyclones between 1858 - 2007

- [Queensland East coast](#)
- [Gulf of Carpentaria](#)

Selected reports - Eastern region

Severe Tropical Cyclone Yasi	CARDWELL	31 January - 3 February 2011	- U/A
Tropical Cyclone Monica	UPPER CAPE YORK.	17 - 27 April 2006	N/A.
Tropical Cyclone Larry	STH of PAIRNS.	17 - 21 March 2006	- N/A.
Tropical Cyclone Ingrid	WA. NT - UPPER CAPE YORK	6 - 17 March 2005	- N/A.
Tropical Cyclone Steve	LOW PRESS - CUS - WA	27 Feb - 11 Mar 2000	- N/A.

This page was created at 9:36 on Monday 11 September 2017 (AEST)

© [Copyright](#) Commonwealth of Australia 2017, Bureau of Meteorology (ABN 92 637 533 532) | [Disclaimer](#) | [Privacy](#) | [Accessibility](#)

R.A.C. INSURANCE

ATTENTION :-

24TH FEB. 2012.

[REDACTED] UNDERWRITING

REPLY PAID 4.

SPRINGWOOD. Q. 4127

FILE COPY

- one sent *

RE: INSURANCE PREMIUM.

Policy No. [REDACTED]

for D.J. [REDACTED] RONEY

[REDACTED]
[REDACTED]
[REDACTED]
VIA MOSSMAN. Q. 4873.

DEAR SIR or MADAM,

I AM DEEPLY CONCERNED AT THE APPROXIMATELY 70% INCREASE IN INSURANCE PREMIUM THAT YOU HAVE APPLIED TO OUR HOME AT ROCKY POINT.

WE HAVE BEEN HERE SINCE APRIL 1987, AND LESS THAN 2 YEARS LATER, WE KNOCKED DOWN THE ORIGINAL HOUSE WHICH WAS OLD AND DID NOT COMPLY WITH THE NEW BUILDING CODE OR THE NEW CYCLONE 1 RATING SPECIFICATIONS.

THE NEW HOME WE BUILT ON THIS MARVELOUS SAFE SITE WAS ENGINEERED TO ALL OF THE CURRENT C.I. RATINGS FOR THE MOST SEVERE TROPICAL CYCLONE.

OUR BUILDER TOLD US THAT THE ENGINEER WHO DECIDED THE SPECIFICATIONS HAD

2

COME OVERBOARD, AND WE WOULD HAVE COMFORTABLY BEEN ABLE TO BUILD A FOUR-STORY BUILDING WITH SAFETY AROUND THE SPEC'S APPLIED TO OUR ONE STOREY HOME.

IN ADDITION TO THIS, THE HOUSE IS LOCATED APPROX HALFWAY BACK FROM THE FRONT BOUNDARY OF OUR I+HA LOT WHICH IS COMFORTABLY [REDACTED] METERS FROM THE BOUNDARY AND ABOUT [REDACTED] METERS FROM THE ROAD.

IN ADDITION, THE HOUSE IS ABOUT 26 METERS ABOVE SEA LEVEL, AND IS SURROUNDED BY A SEMI-CIRCLE RIDGE WHICH ACTS AS A GIANT AMPHITHEATRE WHICH RUNS FROM THE BEACH APPROXIMATELY [REDACTED] NORTH IN A SEMI CIRCLE AROUND THE BACK TO APPROXIMATELY [REDACTED] SOUTH.

IN THE LAST CYCLONE WHICH DIRECTLY HIT ROCKY POINT, ONE COULD STAND IN OUR PARKING AREA AT THE BACK OF THE HOUSE AND ALONGSIDE THE POOL IN THE FRONT OF THE HOUSE, AND HEAR THE WIND ABSOLUTELY ROARING WAY ABOVE OUR HEADS, BUT ON THE GROUND WAS ALMOST DEAD CALM.

IN THE TIME SINCE 1987 TILL NOW I THINK WE HAVE ONLY HAD TWO MINOR CLAIMS AS A RESULT OF A COUPLE OF BIG BOUTHS

3

of TREES DAMAGING 1 ROOF SHEET, AND A LIGHT ON THE FRONT BALCONY.

THIS IS PROBABLY ONE of THE SAFEST OCEANFRONT LOCATIONS IN FAR NORTH QLD. DUE TO ITS NATURAL ATTRIBUTES.

EVEN WITH DRAINAGE WE ARE BLESSED, FOR ON MANY OCCASIONS WE HAVE EXPERIENCED TORRENTIAL RAIN OVERNIGHT BRINGING 12" (TWELVE INCHES) OR 300MM AND IN THE MORNING NOT A SKERRICK of WATER LYING ABOUT - IT ALL SIMPLY RUNS OUT TO SEA.

AS YOU CAN SEE, ~~BY~~ THE ENCLOSED PHOTO, THERE ARE EIGHT HOUSES ON APPROXIMATELY 1 HA LOTS IN THIS PROTECTED ENCLAVE, AND THIS ALSO APPLIES EFFECTIVELY TO MISCHIEF MAKERS WHO ARE EXPOSED TO MANY LINE of SIGHTS ONCE THEY COME off THE ROAD AND CLIMB THE ACCESS ROADS TO THE FRONT of EACH BLOCK - THEY CAN BE READILY SEEN AS THE JOURNEY FROM THE FRONT of THE LOT TO EACH HOUSE IS quite A DISTANCE AND RELATIVELY CLEAR, SO ANY INTENDING THIEF FEELS EXPOSED AND RAPIDLY RETREATS.

I HAVE ENCLOSED A PLAN of THIS ENCLAVE, AND HAVE HIGHLIGHTED THE AMPHITHEATRE RIDGELINE WHICH PROTECTS US FROM DAMAGE BY CYCLONES.

4

I HAVE ALSO INCLUDED A PHOTO OF THE ENCLAVE FROM THE AIR, AND HAVE HIGHLIGHTED THE RIDGELINE AND OUR HOME.

AS YOU CAN SEE, WE ARE A VERY SMALL RISK, WHICH SURELY IS HIGHLIGHTED BY THE FACT THAT I INCREASE OUR EXCESSES LAST YEAR TO GAIN A SMALL REDUCTION IN PREMIUM.

WE ARE NOT IN THE HABIT OF MAKING NUMEROUS SMALL CLAIMS.

I NOW REQUEST THAT YOU SERIOUSLY RE-APPRAISE THE PREMIUM YOU HAVE IMPOSED UPON US, AND MAKE WHATEVER FAIR AND REASONABLE ADJUSTMENTS TO REFLECT THE REAL RISK.

YOURS FAITHFULLY

DAVID J. ROWEY
JOHN ROWEY

MOSSMAN @ 4873

From: David J Roney [REDACTED]
Subject: Policy number [REDACTED]
Date: 6 October 2017 at 5:19 pm
To: racqidisputeresolution@racq.com.au



G'day [REDACTED]
Thanks for your note of 29th September 2017, which obviously does not take account of your inefficient internal mail system, which you wrote on 29th September, and was despatched from your office on the 3rd of October 2017 at 10hr 30 which I assume is am., which arrived in my P.O. Box some time before 9.00am on Friday 6th October 2017, and I received it at home via my wife at 1.00pm after she did the normal weekly shop.

I did check the box on Thursday 5th Oct., and my wife checked it on Wednesday 4th Oct., which is expecting a little to much from our 40% increase in cost, and a vastly slower delivery from our Now languishing Australia Post. Mmmm, ——— Sounds somewhat familiar from your office???

With your Internal Disputes Resolution Committee, I cannot see that this is remotely likely to be in any way favourable to my arguments, when they take their instructions from you, who cannot even get a letter to a complainant inviting further information until after the dispute is heard, ——— I ask you????

Sincerely, David Roney. [REDACTED]
and contained a copy of my original complaint, and

ps., My e-mail to you which was sent to you on 25th Sept 2017

the absolute best possible results to avoid

included a further (7) points of action taken by me to ensure

necessitating a CLAIM.

RACQ Insurance.
Reply Paid 4
Springwood Qld 4127

10th March 2017

Re:— Household Insurance for David J Roney.
Policy Number — [REDACTED]

Dear Sir / Madam,

On the 16th of March 2017, the above policy expires, and you will note that I requested that it be cancelled on it's expiration.

The reason for this is twofold, firstly that your renewal price was a whopping 30% increase on last year, which I consider Gouging and ridiculous.

Secondly, I recently went through the exercise with my bank, to consider borrowing some money, and the valuers for the bank, could not find any sales around this area to support any more than a \$900,000.00 valuation, which of course includes the land which is worth around \$300,000.00.

Also, the value of the antiques listed on the policy, have reduced by 15% over the last 2 years.

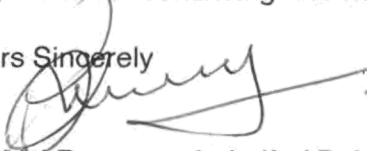
Please let me remind you to look back in my records, where you will find an extensive letter to you, explaining the reason that is all but impossible for our home to be wrecked by a Cyclone, because of the very high Cyclone standards to which it was built, and more importantly nature's natural amphitheatre which protects us from such events.

Also, let me remind you that we have not had a claim in 10 years, and our excess has voluntarily been \$1000.00 for many years, which I am now happy to increase by 30% to \$1300.00.


Further, this home is meticulously maintained, and for the 30 years we have lived here, we have not had anything stolen or been burgled in that time.

With the above information, we genuinely invite you to provide a new Insurance Quote, so that we may consider continuing our home insurance with RACQ.

Yours Sincerely



David J Roney, on behalf of D.J. @ M.R. Roney
[REDACTED] Mossman Qld. 4873 [REDACTED]

THEY HAD 30% INCR
IN PREMIUM - DUE TO
DECREASE IN COVER
LAST YEAR.
22/3/17. 

From: David J Roney [REDACTED]
 Subject: Re. Policy Number [REDACTED] Which is now Policy [REDACTED] for [REDACTED]. Rocky Point, via Mossman, Qld 4873
 Date: 11 September 2017 at 4:05 pm
 To: RACO@RACO.com.au
 Cc: [REDACTED]



Dear Sir / Madam,

I am still incensed with the fact that you increased my Home Insurance a whopping 30% for a total insurable value of \$1.402 m, and then when I cancelled the policy due to the fact that I had information of much lower values, and reduced your liability by 28%, you rapaciously kept the premium at the previous level of \$2882.00.

Even allowing for a reasonable 4% consumer price index increase, your new premium should have been no more than \$2140.00.

I have previously explained in my letter to you on 24th February 2012, the myriad of beneficial attributes, (Which I am advised that it is no longer on file) so I would like my correspondence returned to the file as a serious reference point for your staff to arrive at reasonable Insurance Premiums. Should this not be possible from your own files, please let me know so that I can provide you with copies so that your people have the facts available to them to provide equitable premiums in future.

I have noticed, over the last decade that the chances of Cyclone Damage is becoming considerably less because of the the firmly entrenched trend for Cyclones to regularly drift much further down the coast before crossing land , and inflicting enormous damage.

For your convenience, I have attached a list of every Australian Cyclone, from the end of December 2001 and with my comments to show you that this trend is accurate, and should be taken into account when quoting premiums.

I have also made enquiries in many quarters, regarding the Ferocious Increases in premiums demanded by your Company, seemingly by looping us Far Northerners in with your policy holders much further South, which appears from my enquiries to be the Ridiculously Rapacious Demand for Profit by your Underwriters.

I have no argument with Higher Premiums if our area continually gets smashed, but as you can clearly see by the attached. that this is not the case, and I vehemently oppose paying for other areas misfortunes, when I am astute enough to buy a Naturally protected property in a decreasingly exposed area. This practice is nothing short of Larceny, and Must Stop.

I have previously stated on many occasions, that I do not insure to claim on every small Item of damage, and that is one reason why I do not have the lowest possible excess, and I shall repeat, that I insure primarily for the almost impossible to happen, being total destruction.

I would be pleased if you would review all of my comments, And advise your action. I have also endeavoured to make my comments clearer with the Data and photos below.

Kind Regards, David Roney.

(7) (1) (8) (2) (9) (3) (4) (5) (6)



From: David J Roney [REDACTED] 
 Subject: Roney--Rocky Point--Policy [REDACTED]
 Date: 24 September 2017 at 7:47 am
 To: racqidisputeresolution@racq.com.au



[REDACTED] Insurance Pricing and Underwriting,

Thanks for your response to my email letter of 11th September 2017.

My original letter of 24th February is contained in the pdf attached.

In the interests of you having the complete story on my home, the extraordinary items included in the construction process, are as follows :— — —

(1) Substantial 3/8th" plate welded steel brackets were made and fitted to every truss forming the roof, and were bolted to the 1/2 inch rods in the walls, and also bolted to the trusses with steel bolts.

(2) The entire house is constructed of concrete block, and every 600mm there are 6 x 1/2 inch rods running from being anchored into the Oversized foundations, and running up to the roof trusses,

and bolted on.

(3) In addition to the reinforcing steel rods, the walls of concrete block were backfilled with concrete, forming a solid concrete reinforced slab, for every external wall.

(4) All internal walls are of concrete block

(5) The entire house is insulated with fire retardant material to reduce the risk of fire.

(6) There are no external gutters on this home to collect flammable material which would add to the risk. There are 2 internal gutters, which are cleaned by our Gardener every 5-6 weeks.

(7) A year after building this home, we removed around 12 meters of scrub at the rear of our block, to make the distance between our home and the rainforest about 28 meters of primarily native

broad leaf lawn to enhance our fire safety. A parks and wildlife officer who visited looking for diseased bananas, commended us on our fire safety margin.

I would like you to seriously take into account all of the factors protecting this home, and the real risk you have with our insurance Cover.

I do not believe that you should be able to penalise US by pooling us with Insurers thousands of miles away, who do not behave as prudently as we do— —we even BOUGHT for SAFETY.

When RACQ was originally formed, you did not offer Insurance to members— — — it was added much-much later to add a service to members, and add to your profits, and now we are Illegally

thrown-in with Insurers with relatively poor quality homes— — — You should have about 5 grades of policies based solely on RISK.

If you did this to be Open and Fair, we would definitely have by far the lowest risk, and the lowest premium.

I am happy to delete Motor Burnout, and increase my excess to \$2000 on contents and general damage claims, provided that they produce a fair and equitable premium reduction.

I do not believe that "the original price was correct" because it is calculated on your "ill founded pooling principles".

My phone number is [REDACTED]

Kind Regards, David Roney



PDF

RACQ original
letter o...0%.pdf

From: David J Roney [REDACTED]
Subject: Policy number [REDACTED]
Date: 6 October 2017 at 5:19 pm
To: racqidisputeresolution@racq.com.au

G'day [REDACTED]
Thanks for your note of 29th September 2017, which obviously does not take account of your inefficient internal mail system, which you wrote on 29th September, and was despatched from your office on the 3rd of October 2017 at 10hr 30 which I assume is am., which arrived in my P.O. Box some time before 9.00am on Friday 6th October 2017, and I received it at home via my wife at 1.00pm after she did the normal weekly shop.

I did check the box on Thursday 5th Oct., and my wife checked it on Wednesday 4th Oct., which is expecting a little to much from our 40% increase in cost, and a vastly slower delivery from our Now languishing Australia Post. Mmmm, — — — — Sounds somewhat familiar from your office???

With your Internal Disputes Resolution Committee, I cannot see that this is remotely likely to be in any way favourable to my arguments, when they take their instructions from you, who cannot even get a letter to a complainant inviting further information until after the dispute is heard, — — — — I ask you????

Sincerely, David Roney. [REDACTED]
and contained a copy of my original complaint, and

ps., My e-mail to you which was sent to you on 25th Sept 2017

the absolute best possible results to avoid

included a further (7) points of action taken by me to ensure
necessitating a CLAIM.

20th September 2017

Mr D J Roney

MOSSMAN QLD 4873

Our Reference: [REDACTED]

Dear Mr Roney,

Thank you for your feedback

We are writing to you in response to your feedback about the cost of your premium.

Unfortunately, we do not have a copy of your original letter dated 24th February 2012, if you would like to send a copy, we can ensure it is uploaded to your current policy.

We understand your concerns; the decision to increase premiums is not made lightly by us. In this instance, we asked our Pricing Department to investigate your premium. They have completed their investigation and have confirmed the original price was correct.

Due to your loyalty and excellent claims history, the Underwriting Manager agreed to match the amended renewal premium under the cancelled policy [REDACTED], which resulted in the override of over \$2,000.00 to the premium on your current policy.

RACQ, like other insurers, adjust prices from time to time due to a range of factors. Some of the factors that are considered when setting our general Building and Contents premiums are the risk factors of the property insured, such as the type of building, the building location and the year of construction. Other factors include the extreme variability that occurs in our weather, the requirement to purchase re-insurance to protect against that volatility, external market conditions as well as claims experience across the portfolio.

Insurance is a "pool" that all insured's pay into, so in the event a policy holder needs to make a claim there is enough money in the "pool" to cover their loss. An example using your own renewal premium of \$2,880.45, if you were unfortunate enough to have a loss claim due to a fire, you are covered for a total sum insured of over \$1,000,000. Which means other people's premiums are needed to be taken out of the "pool" to help cover your loss.

RACQ always focuses on providing the best quality product and service for our members to ensure we are there in our members' times of need.

Your policy not only covers you for cyclones, but does cover you for a total of 14 Insured Events.

In your letter dated 10th March 2017 (policy [REDACTED] cancelled 16/03/2017), you confirm you have increased your excesses and the value of the [REDACTED] listed had reduced.

On the replacement policy you have one listed item in the home and have a reduced building and contents sum insured. Some other things that you may consider to make your premium more manageable are:

- Due to having a \$1,000 excess on your contents, you may wish to remove the option of Motor Burnout
- Pay by the month allows you to break your premium down into monthly direct debit instalments.

If you are dissatisfied with our response

- You can request to have your complaint escalated to stage two of our free and impartial review process where your complaint will be reviewed by the RACQ Insurance Internal Dispute Resolution Committee. If you are not satisfied with our decision after stage two, you can refer your complaint to the Financial Ombudsman Service within 2 years of the date of our stage two decision.
- We have attached a Customer Information Sheet which explains our complaints process in more detail.

More information?

We're here to help you. So, if you have any questions or need more information, please contact us.

Kind regards,

██████████

Insurance Pricing and Underwriting



RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444
ABN 50 009 704 152

5 October, 2017

Mr David Roney
[REDACTED]
MOSSMAN Qld 4873

Dear Mr Roney,

Re: Policy Number - [REDACTED]

We thank you for your recent communication surrounding the increased premium in your home and contents insurance policy in connection with the above policy number.

Review Outcome

Your file was referred to the Internal Dispute Committee to review your complaint in regard to policy premium. A review of your complaint was undertaken in accordance with our internal dispute process.

The IDR Committee reviewed your file and advise they have agreed with the decision of the Product & Pricing Department as conveyed to you on the 20th September, 2017. Based on the information presented, the IDR Committee has upheld this office's previous decision that your policy premium is in accordance with RACQ Insurance pricing strategies.

Committee's Decision Reason

RACQ Insurance has a corporate responsibility to all our policyholders to underwrite good risk and on what terms and conditions. Many of our risk guidelines stem from historical data and together with industry approach of best underwriting practices, we can then underwrite acceptable risk and on what terms. If we did not impose underwriting guidelines, the premiums for the average policyholder would be much higher.

One of the ways of assessing acceptable risk is the need to gather sufficient information so that a good understanding of the hazards presented by the risk can be achieved. A hazard is a condition which can increase the chance of loss.

A number of factors have impacted the Australian insurance industry, including the devastating natural diasters in Australia and overseas between 2011-2016. According to the Insurance Council data, insurance claims in relation to the Australian events alone total more than \$5.5 billion.

Experts predict that, based on the frequency and severity of extreme weather conditions in Australia and the broader region, weather events that cause property damage will occur more often. Australia has in recent times seen catastrophes such as cyclone/flood damage in Bundaberg and surrounding areas, flood damage in Brisbane, bush fires in Tasmania and Victoria, the hail storm in Brisbane late 2014 and the more recent Cyclone (Debbie) that crossed the central Queensland coastline and caused damage as far as northern NSW and including the current flooding in Rockhampton. Insurance companies need to be prepared for an increase in claims relating to these types of events.

A significant factor contributing to increases in premiums is the cost to insurers for their insurance, known as reinsurance. Reinsurance is the policy taken out by insurers such as RACQ Insurance to cover them when significant events, such as fire, flood, cyclone events that occur which involves multiple policy holders.

RACQ Insurance pricing strategies by and large are based on standard practices throughout the financial services industry. However, each insurer will use their own statistics and pricing engines to arrive a specific premiums. Premiums for different types of risks and hazards are developed from statistical analysis of actual loss experience.

Household premiums are calculated according to the risk of the property insured and involve the consideration of many variable factors including and not confined to the type of building, the building location, age of the building and the security on the premises.

These analyses are used to establish rates and policy excesses that are generally competitive, and ensure that RACQ Insurance can provide terms and conditions that meet the needs of all our customers.

Insurers throughout the industry generally base their rates and policy excess on the similar forms of analysis used by RACQ Insurance. The results of these analysis by and large can confirm that if insurers experience higher loss ratios against particular risks, they therefore apply a high excesses or increased premiums to ensure the cost of these losses do not have to be borne by other customer segments.

As stated over the last couple years, Queensland has experienced a number of severe weather incidents. The cost of these events has put substantial pressure on insurance premiums. This has lead to significant premium rises which have unfortunately been unavoidable.

The IDR Committee has had your premium reviewed and confirms the premium being asked is correct for the risk address shown on your certificate of insurance.

Premium reduction

An effective way to decrease your premium is to choose a higher policy excess. Our Standard Policy Excess is \$300 on Home and Contents, however should you opt for a higher excess, your premium would reduce. RACQ Insurance optional excesses are \$500, \$750 or \$1000 through to \$3,000. Should you wish to opt for a Voluntary Excess, you could do this by contacting our call centre on 13 1905 prior to your renewal date.

The decision to increase premiums is not made lightly by us and as a business we work to ensure our responsibilities to all our customers at claim time is able to be fulfilled whilst balancing out the sustainability and growth of our business to ensure we are here for our members in the future.

RACQ Insurance keeps its Product and Pricing processes under constant review and feedback from customers like yourself is a critical part of that ongoing process. It is only through feedback like yours that we can review the current processes to ensure we are providing a sound and professional service. While on this occasion we may not have met your expected outcome, I would like to express our thanks for your feedback.

It is equally important to appreciate that not all insurance policies are the same, and that they do not cover you for every type of loss, damage or liability. Please read the enclosed policy carefully. It sets out the cover provided and also contains limits to the cover, when you are not insured and conditions that apply.

If You Remain Unsatisfied

The decision by the IDR Committee is the final step in this stage of your appeal process. If you are unhappy with our internal dispute resolution (IDR) decision you may refer your dispute to the Financial Ombudsman Service Limited (FOS) who can advise you whether your dispute is one which falls within their Terms of Reference.

The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes that are covered by its Terms of Reference.

If you wish for the FOS to consider whether the dispute falls within their Terms of Reference, you must refer your dispute to FOS within two years of the date of the IDR decision.

You can do this by contacting FOS at:

Financial Ombudsman Service Limited
 GPO Box 3
 Melbourne, Vic 3001

1800 367 287 (local call)
 Tel: (03) 9613 6300
 Fax: (03) 9613 6399
 Email: info@fos.org.au
 Website: www.fos.org.au

Yours faithfully



Chairman - Internal Disputes Resolution Committee

20th September 2017

Mr D J Roney
[REDACTED]

MOSSMAN QLD 4873

Our Reference: [REDACTED]

Dear Mr Roney,



Thank you for your feedback

We are writing to you in response to your feedback about the cost of your premium.

Unfortunately, we do not have a copy of your original letter dated 24th February 2012, if you would like to send a copy, we can ensure it is uploaded to your current policy.

We understand your concerns; the decision to increase premiums is not made lightly by us. In this instance, we asked our Pricing Department to investigate your premium. They have completed their investigation and have confirmed the original price was correct.

Due to your loyalty and excellent claims history, the Underwriting Manager agreed to match the amended renewal premium under the cancelled policy [REDACTED] which resulted in the override of over \$2,000.00 to the premium on your current policy.

RACQ, like other insurers, adjust prices from time to time due to a range of factors. Some of the factors that are considered when setting our general Building and Contents premiums are the risk factors of the property insured, such as the type of building, the building location and the year of construction. Other factors include the extreme variability that occurs in our weather, the requirement to purchase re-insurance to protect against that volatility, external market conditions as well as claims experience across the portfolio.

Insurance is a "pool" that all insured's pay into, so in the event a policy holder needs to make a claim there is enough money in the "pool" to cover their loss. An example using your own renewal premium of \$2,880.45, if you were unfortunate enough to have a loss claim due to a fire, you are covered for a total sum insured of over \$1,000,000. Which means other people's premiums are needed to be taken out of the "pool" to help cover your loss.

RACQ always focuses on providing the best quality product and service for our members to ensure we are there in our members' times of need.

Your policy not only covers you for cyclones, but does cover you for a total of 14 Insured Events.

In your letter dated 10th March 2017 (policy [REDACTED] cancelled 16/03/2017), you confirm you have increased your excesses and the value of the [REDACTED] listed had reduced.

On the replacement policy you have one listed item in the home and have a reduced building and contents sum insured. Some other things that you may consider to make your premium more manageable are:

- Due to having a \$1,000 excess on your contents, you may wish to remove the option of Motor Burnout
- Pay by the month allows you to break your premium down into monthly direct debit instalments.

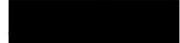
If you are dissatisfied with our response

- You can request to have your complaint escalated to stage two of our free and impartial review process where your complaint will be reviewed by the RACQ Insurance Internal Dispute Resolution Committee. If you are not satisfied with our decision after stage two, you can refer your complaint to the Financial Ombudsman Service within 2 years of the date of our stage two decision.
- We have attached a Customer Information Sheet which explains our complaints process in more detail.

More information?

We're here to help you. So, if you have any questions or need more information, please contact us.

Kind regards,



Insurance Pricing and Underwriting



RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
PO Box 3004, LOGAN CITY DC QLD 4114
Ph: (07) 3361 2444
ABN 50 009 704 152

29 September, 2017

Sent 3-10-17, 10h30
ON ENVELOPE: *[Signature]*

Mr David Roney
[Redacted]
MOSSMAN - QLD 4873

Dear Mr Roney,

Re: **Policy Number:** [Redacted]

Reviewing your dispute

The Committee has been advised of your complaint in regard to the above policy which were not resolved to your satisfaction. Due to your unresolved complaints, your files has been referred to the Internal Dispute Resolution Committee.

Internal Disputes Resolution Committee

The Internal Dispute Resolution Committee is made up of business representatives from across our organisation that have the relevant knowledge, skills and authority to deal with your dispute.

We would like you to know that none of the committee members were previously involved with making any decisions about your policy or claim.

Dispute review date

The committee will review your dispute on **5 October, 2017**. They will then send you a letter which outlines the outcomes and decisions from that review.

We welcome any extra information you may have to support your dispute. If you need more time to send us that information, then you can ask us to change the above review date. To do this, you need to call our Customer Disputes Resolution officer.

More information?

If you have any questions or want to change the review date, please call us - Customer Dispute Resolution Department on 07 3361 2141.

Regards

[Redacted Signature]

Chairman - Internal Disputes Resolution Committee

Email: racqidisputeresolution@racq.com.au



New Policy - Certificate of Insurance

Home and Contents Insurance

New →

Page 1 of 6

Your policy number

[Redacted]

Customer service

13 1905

Website

www.racqinsurance.com.au

[Redacted]
MR DAVID RONEY
[Redacted]
MOSSMAN QLD 4873

Thank you for insuring with RACQ Insurance.

This document is a record of your insurance. It provides information about the insured property and this policy, including excesses payable.

What do you need to do now?

1. Please read your enclosed Home and Contents Product Disclosure Statement (PDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS together in a safe place.

Amount paid

This insurance has been paid in full.

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure, which is on Page 2. It is important that you review your document, and tell us if any information has changed.

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127

ABN 50 009 704 152
AFSL No 233082



New Policy Reminder

Home and Contents Insurance

Page 1 of 2

Amount payable
\$2,880.45

Due date
16 April 2017

Your policy number

Customer service
13 1905

Website
www.racqinsurance.com.au

MR DAVID RONEY
MOSSMAN QLD 4873

According to our records, we did not receive your payment for your Home and Contents Insurance by the due date of 16 April 2017.

Unfortunately, you are no longer covered by this policy. If the amount payable is paid after the due date you will not be covered for loss or damage occurring before the payment is received by us.

Please disregard this reminder if you have recently paid.

What do you need to do now?

1. If you did not receive your first new policy notice with your Certificate of Insurance, contact us.
2. Please make your payment immediately using the payment slip below.

Payment options

	Payment
Annual payment	\$2,880.45
Monthly direct debit payment	\$246.53

Can we be of service?

If you are having difficulty making a payment, please contact us.

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We hope you will continue to insure with RACQ Insurance.

We draw your attention to your Duty of Disclosure, which is on Page 2. It is important that you review your document, and tell us if any information has changed.

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127

ABN 50 009 704 152
AFSL No 233082

Date of issue 22 April 2017

Australia Post *401 03091237834525



Payment slip for MR DAVID RONEY - Household Insurance

Amount payable
\$2,880.45

Due date
16 April 2017

Payment Ref No

Your policy number



By phone Call us on 13 1905, with your Visa, Mastercard or Amex, using the Payment Reference No. on the side of this slip.



By direct debit / pay-by-the-month (PBTM) To arrange automatic deductions from your financial institution, please refer to your PDS.



Mail Complete your credit card details overleaf, or send your cheque or money order made payable to RACQ Insurance with this payment slip to the address:
RACQ INSURANCE
Reply Paid 4
Springwood Qld 4127



Billers Code: 6551
Ref: [REDACTED]



In person Pay at any RACQ office.



Pay online at www.racq.com.au
Pay with the click of a mouse

BPAY
Call your financial institution to make this payment from your account.



Policy Change - Certificate of Insurance

Home and Contents Insurance

Page 1 of 8

Amount payable

\$2,880.45

Due date

16 April 2017

Your policy number

Customer service

13 1905

Website

www.racqinsurance.com.au

MR DAVID RONEY

MOSSMAN QLD 4873

Thank you for insuring with RACQ Insurance.

A change has been made to your policy. To ensure that you remain covered for this change, you need to make an additional payment by 16 April 2017.

What do you need to do now?

1. Please read and follow the instructions on the Certificate of Insurance.
2. Keep this certificate and your policy wording and/or Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) together in a safe place.
3. Choose a payment method and make your payment by 16 April 2017.

What will happen if you do not pay on time?

If your payment is late you may not be covered for the full period of insurance.

Can we be of service?

If you would like more information or if you require help, you can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure, which is on Page 2. It is important that you review your document, and tell us if any information has changed.

Date of issue 18 March 2017

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127

ABN 50 009 704 152
AFSL No 233082



Payment slip for MR DAVID RONEY - Household Insurance

Australia Post

Amount payable

\$2,880.45

Due date

16 April 2017

Payment Ref No

Your policy number



By phone Call us on 13 1905, with your Visa, Mastercard or Amex, using the Payment Reference No. on the side of this slip.



By direct debit / pay-by-the-month (PBTM) To arrange automatic deductions from your financial institution, please refer to your PDS.



Mail Complete your credit card details overleaf, or send your cheque or money order made payable to RACQ Insurance with this payment slip to the address:
RACQ INSURANCE
Reply Paid 4
Springwood Qld 4127



In person Pay at any RACQ office.



Pay online at www.racq.com.au
Pay with the click of a mouse



Billers Code: 6551
Ref: [REDACTED]

BPAY
Call your financial institution to make this payment from your account.
BPAY not available for PBTM



Renewal - Certificate of Insurance

Home and Contents Insurance

Page 1 of 7

Amount payable
\$3,747.42

Due date
16 March 2017

Your policy number
[REDACTED]

Customer service
13 1905

Website
www.racqinsurance.com.au

[REDACTED]
[REDACTED]
MR DAVID RONEY
[REDACTED]
MOSSMAN QLD 4873

CHECK MARCH 2016
\$ 2882.63
e-mail: +863.79 a
+30%

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 16 March 2017. When we receive your payment, this document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable. We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Product Disclosure Statement (PDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.
4. Choose a payment method and make your payment by 16 March 2017.

Payment options

	Payment
Annual payment	\$3,747.42
Monthly direct debit payment	\$318.78

What will happen if you do not pay on time?

If your payment is late you will not be covered by this insurance.

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure, which is on Page 2. It is important that you review your document, and tell us if any information has changed.

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127

ABN 50 009 704 152
AFSL No 233082

Date of issue 25 February 2017



Payment slip for MR DAVID RONEY - Household Insurance

Australia Post [REDACTED]

Amount payable
\$3,747.42

Due date
16 March 2017

Payment Ref No
[REDACTED]

Your policy number
[REDACTED]

By phone Call us on 13 1905, with your Visa, Mastercard or Amex, using the Payment Reference No. on the side of this slip.

By direct debit / pay-by-the-month (PBTM) To arrange automatic deductions from your financial institution, please refer to your PDS.

Mail Complete your credit card details overleaf, or send your cheque or money order made payable to RACQ Insurance with this payment slip to the address:
RACQ INSURANCE
Reply Paid 4
Springwood Qld 4127

BPAY
Biller Code: 6551
Ref: [REDACTED]

In person Pay at any RACQ office.

Pay online at www.racq.com.au
Pay with the click of a mouse

BPAY
Call your financial institution to make this payment from your account.
BPAY not available for PBTM

RACQ Insurance
Reply Paid 4
Springwood Qld. 4127

29th March 2017

Re :-- Household Insurance, Policy Number [REDACTED]

Dear Sir / Madam,

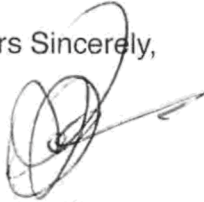
Further to my letter of 10th. March 2017, and my subsequent discussion with one of your insurance agents on the phone, It appears that I have made a large mistake, by making a calculation in my head, instead of taking time to consider what I was doing.

On checking before I wrote the cheque, I discovered that last year, (2016) I paid approximately \$205.50 per \$100K for my house and contents insurance, and this year, due to my mistake, I agreed to pay approximately \$285 per \$100K, which is closer to 40% increase than the original 30% that I questioned as being "Gouging."

Your Insurance Person that I spoke to must have been laughing fit to kill herself with what I had inadvertently agreed to. I'm sorry for the mistake, and have learnt that my brain cannot do quick calculations like I used to.

I cannot in all good conscience accept this mistake, and respectfully request that you again review what has transpired at my fault entirely, and re-quote my premium, based on the large reductions in values that you are insuring, and the very small risk that this business represents.

Yours Sincerely,



David J. Roney on behalf of D.J. @ M.R. Roney
[REDACTED] Mossman Qld. 4873. [REDACTED]

[REDACTED]
Roney 28TH APR 2017
- LAST ANS.
- SAID HER SUPERVISOR
WILL LOOK AT IT AND
RING BACK -
[REDACTED]



Policy Change - Certificate of Insurance

Home and Contents Insurance

Page 1 of 7

Amount payable
\$2,281.69

Due date
16 March 2015

Your policy number

Customer service
13 1905

Website
www.racqinsurance.com.au

MR DAVID RONEY
VIA MOSSMAN QLD 4873

Thank you for insuring with RACQ Insurance.

A change has been made to your policy. To ensure that you remain covered for this change, you need to make an additional payment by 16 March 2015.

What do you need to do now?

1. Please read and follow the instructions on the Certificate of Insurance.
2. Keep this certificate and your policy wording and/or Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) together in a safe place.
3. Choose a payment method and make your payment by 16 March 2015.

What will happen if you do not pay on time?

If your payment is late you may not be covered for the full period of insurance.

Can we be of service?

If you would like more information or if you require help, you can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure, which is on the back of this page.

Handwritten notes:
 Paid Ref over
 Given? VALVES size of House? \$1,000 in 2

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127
ABN 50 009 704 152
AFSL No 233082

Date of issue 5 March 2015



Payment slip for MR DAVID RONEY Household Insurance

Australia Post

Amount payable
\$2,281.69

Due date
16 March 2015

Payment Ref No

Your policy number

By phone Call us on 13 1905, with your Visa, Mastercard or Amex, using the Payment Reference No. on the side of this slip.

By direct debit / pay-by-the-month (PBTM) To arrange automatic deductions from your financial institution, please refer to your PDS.

Mail Complete your credit card details overleaf, or send your cheque or money order made payable to RACQ Insurance with this payment slip to the address: RACQ INSURANCE Reply Paid 4 Springwood Qld 4127

In person Pay at any RACQ office.

Pay online at www.racq.com.au Pay with the click of a mouse

BPAY
 Call your financial institution to make this payment from your account.
BPAY not available for PBTM

Billers Code: 6551
 Ref: [Redacted]

BPAY
Call your financial institution to make this payment from your account.
BPAY not available for PBTM



Renewal - Certificate of Insurance

Home and Contents Insurance

Page 1 of 7

Amount payable
\$4,958.65

Due date
16 March 2015

Your policy number

Customer service
13 1905

Website
www.racqinsurance.com.au

[Redacted]

[Redacted]

MR DAVID RONEY
[Redacted]
VIA MOSSMAN QLD 4873

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 16 March 2015. When we receive your payment, this document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable. We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Supplementary Product Disclosure Statement (SPDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.
4. Choose a payment method and make your payment by 16 March 2015.

Payment options

	Payment
Annual payment	\$4,958.65
Monthly direct debit payment	\$418.72

What will happen if you do not pay on-time?

If your payment is late you will not be covered by this insurance.

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

Handwritten notes:
 LAST YEAR 13/3/14 \$2640
 THIS YEAR +5% \$1075K TO \$900K ADJUST.

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127
ABN 50 009 704 152
AFSL No 233082

Date of Issue 21 February 2015



Payment slip for MR DAVID RONEY - Household Insurance

Australia Post [Redacted]

Amount payable
\$4,958.65

Due date
16 March 2015

Payment Ref No

Your policy number

By phone Call us on 13 1905, with your Visa, Mastercard or Amex, using the Payment Reference No. on the side of this slip.

By direct debit / pay-by-the-month (PBTM) To arrange automatic deductions from your financial institution, please refer to your PDS.

Mail Complete your credit card details overleaf, or send your cheque or money order made payable to RACQ Insurance with this payment slip to the address:
RACQ INSURANCE
Reply Paid 4
Springwood Qld 4127

In person Pay at any RACQ office.

Pay online at www.racq.com.au
Pay with the click of a mouse

BPAY
Biller Code: 6551
Ref: [Redacted]

BPAY
Call your financial institution to make this payment from your account.
BPAY not available for PBTM



Renewal - Certificate of Insurance

Home and Contents Insurance

Page 1 of 5

Amount payable

\$2,234.00

Due date

16 March 2012

Your policy number
Customer service

13 1905

Website

www.racqinsurance.com.au

 [REDACTED]
 MR D RONEY
 [REDACTED]

MOSSMAN QLD 4873

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 16 Mar 2012. When we receive your payment, this document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable. We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Supplementary Product Disclosure Statement (SPDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.
4. Choose a payment method and make your payment by 16 March 2012.

Payment options

	Payment
Annual payment	\$2,234.00
Monthly direct debit payment	\$191.66

What will happen if you do not pay on time?

If your payment is late you will not be covered by this insurance.

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

Our mail address

RACQ Insurance Limited
 Reply Paid 4
 Springwood QLD 4127

ABN 50 009 704 152
 AFSL No 233082

Date of issue 03 March 2012



Australia Post [REDACTED]



Payment slip for MR D RONEY - Household Insurance

Amount payable

\$2,234.00

Due date

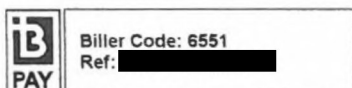
16 March 2012

Payment Ref No
Your policy number

By phone Call us on 13 1905, with your Visa, Mastercard or Amex, using the Payment Reference No. on the side of this slip.

By direct debit / pay-by-the-month (PBTM) To arrange automatic deductions from your financial institution, please refer to your PDS.

Mail Complete your credit card details overleaf, or send your cheque or money order made payable to RACQ Insurance with this payment slip to the address:
 RACQ INSURANCE
 Reply Paid 4
 Springwood Qld 4127



In person Pay at any RACQ office. Your nearest office is:
 BURMACK PTY LTD
 23 MILL ST
 MOSSMAN 4873

Pay online at www.racq.com.au
 Pay with the click of a mouse

BPAY
 Call your financial institution to make this payment from your account.
 BPAY not available for PBTM



Renewal - Certificate of Insurance

Home and Contents Insurance

Page 1 of 7

Amount payable
\$2,640.00

Due date
16 March 2014

Your policy number
[REDACTED]

Customer service
13 1905

Website
www.racqinsurance.com.au

MR DAVID RONEY
[REDACTED]
VIA MOSSMAN QLD 4873

*PAID VISA
9.37.am
Receipt
13/3/14*

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 16 March 2014. When we receive your payment, this document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable. We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Your policy consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.
4. Choose a payment method and make your payment by 16 March 2014.

Payment options

Annual payment	\$2,640.00
Monthly direct debit payment	\$225.50

Payment 2014

What will happen if you do not pay on time?

If your payment is late you will not be covered by this insurance.

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

Date of issue 24 February 2014

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127
ABN 50 009 704 152
AFSL No 233082



Payment slip for MR DAVID RONEY - Household Insurance

Australia Post [REDACTED]

Amount payable
\$2,640.00

Due date
16 March 2014

Payment Ref No
[REDACTED]

Your policy number
[REDACTED]

By phone Call us on 13 1905, with your Visa, Mastercard or Amex, using the Payment Reference No. on the side of this slip.

By direct debit / pay-by-the-month (PBTM) To arrange automatic deductions from your financial institution, please refer to your PDS.

Mail Complete your credit card details overleaf, or send your cheque or money order made payable to RACQ Insurance with this payment slip to the address:
RACQ INSURANCE
Reply Paid 4
Springwood Qld 4127

In person Pay at any RACQ office.

Pay online at www.racq.com.au
Pay with the click of a mouse

BPAY
Billers Code: 6551
Ref: [REDACTED]

BPAY
Call your financial institution to make this payment from your account.
BPAY not available for PBTM

Summary



Renewal - Certificate of Insurance

Page 1 of 5

Home and Contents Insurance

EXCESS
Deductible \$2000
\$2332.50 \$300.00
LAST YEAR \$1793.24
EXCESSES
300 ? SAME
750 \$ AS
LAST YEAR

Amount payable
\$3,056.86 +70%

Due date
16 March 2012

Your policy number

MR D RONEY
MOSSMAN QLD 4873

044

LETTER TO RACQ & RACQ COMPANY OF MAJOR UNDERWRITING REPLY PAID 4 SPRINGWOOD Q. 4127

Customer service
13 1905

Website
www.racqinsurance.com.au

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 16 Mar 2012. When we receive your payment, this document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable. We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Supplementary Product Disclosure Statement (SPDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.
4. Choose a payment method and make your payment by 16 March 2012.

Payment options

Payment options	Payment
Annual payment	\$3,056.86
Monthly direct debit payment	\$260.23

What will happen if you do not pay on time?

If your payment is late you will not be covered by this insurance.

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127
ABN 50 009 704 152
AFSL No 233082

CONTENTS - INDIVIDUAL ITEMS
6 x \$2000 = \$12000 MAX



Payment slip for MR D RONEY - Household Insurance

Australia Post

Amount payable
\$3,056.86

Due date
16 March 2012

Payment Ref No

Your policy number

By phone Call us on 13 1905, with your Visa, Mastercard or Amex, using the Payment Reference No. on the side of this slip.

By direct debit / pay-by-the-month (PBTM) To arrange automatic deductions from your financial institution, please refer to your PDS.

Mail Complete your credit card details overleaf, or send your cheque or money order made payable to RACQ Insurance with this payment slip to the address: RACQ INSURANCE Reply Paid 4 Springwood Qld 4127

BPAY
Call your financial institution to make this payment from your account.
BPAY not available for PBTM

In person Pay at any RACQ office. Your nearest office is: BURMACK PTY LTD 23 MILL ST MOSSMAN 4873

Pay online at www.racq.com.au Pay with the click of a mouse



Renewal - Certificate of Insurance

Home and Contents Insurance

Amount payable
\$2,332.50

Due date
16 March 2011

Your policy number
[REDACTED]

Customer service
13 1905

Website
www.racqinsurance.com.au

[REDACTED] 044
MR D RONEY
[REDACTED]
MOSSMAN QLD 4873

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 16 Mar 2011. When we receive your payment, this document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable. We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Supplementary Product Disclosure Statement (SPDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.
4. Choose a payment method and make your payment by 16 March 2011.

Payment options

	Payment
Annual payment	\$2,332.50
Monthly direct debit payment	\$199.87

What will happen if you do not pay on time?

If your payment is late you will not be covered by this insurance.

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

EXCESS
\$300 CONTENTS
750 HOME
\$1793.24

Handwritten calculations:
\$2223 - 260321 = \$1753
\$1753 + \$519 + 28% = \$2323.84
\$660
Date of issue: 14 February 2011

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127
ABN 50 009 704 152
AFSL No 233082



Payment slip for MR D RONEY - Household Insurance

Australia Post [REDACTED]

Amount payable
\$2,332.50

Due date
16 March 2011

Payment Ref No
[REDACTED]

Your policy number
[REDACTED]

By phone Call us on 13 1905, with your Visa, Mastercard or Amex, using the Payment Reference No. on the side of this slip.

By direct debit / pay-by-the-month (PBTM) To arrange automatic deductions from your financial institution, please refer to your PDS.

Mail Complete your credit card details overleaf, or send your cheque or money order made payable to RACQ Insurance with this payment slip to the address:
RACQ INSURANCE
Reply Paid 4
Springwood Qld 4127

BPAY
Biller Code: 6551
Ref: [REDACTED]

In person Pay at any RACQ office. Your nearest office is:
BURMACK PTY LTD
23 MILL ST
MOSSMAN 4873

Pay online at www.racq.com.au Pay with the click of a mouse

BPAY
Call your financial institution to make this payment from your account.
BPAY not available for PBTM



Renewal - Certificate of Insurance

Home and Contents Insurance

Page 1 of 5

Amount payable

\$1,793.24

Due date

16 March 2011

Your policy number

Customer service

13 1905

Website

www.racqinsurance.com.au

MR D RONEY

MOSSMAN QLD 4873

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 16 Mar 2011. When we receive your payment, this document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable. We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Supplementary Product Disclosure Statement (SPDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.
4. Choose a payment method and make your payment by 16 March 2011.

Payment options

	Payment
Annual payment	\$1,793.24
Monthly direct debit payment	\$154.93

What will happen if you do not pay on time?

If your payment is late you will not be covered by this insurance.

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

Our m
RACQ Insurance Limited
 Reply Paid 4
 Springwood QLD 4127
 ABN 50 009 704 152
 AFSL No 233082

Handwritten: Paid 16/3/11
 [Redacted]