

Response ID ANON-DUXZ-42VU-V

Submitted to Northern Australia Insurance Inquiry
Submitted on 2017-12-22 10:26:46

About you

What is your name?

Name:
june whitney

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? :
prices have continued to climb over the 18 years i have lived here. this year was my first claim with cyclone debbie, my premiums went up by \$500 and not sure on other house yet. look for lower prices each year but this year had to stay with the insurance companies as dealing with claims and if they refuse you insurance you can not get anyone else to cover you. With our strata insurance [REDACTED] they made us have a valuation which came in a 100% of what we were covered for but then they do not cover us for our drains, front entry (pond) and many other things yet the valuation was for all of these things. strata insurance went up from \$4200 with excess of \$25000 for cyclone to \$25000 and an excess of \$100000 for cyclone. we only claimed \$100000 were insured for \$300000 and they are disputing it. Paid excess of \$25000 and they have allowed about \$30000. Strata insurance is a joke you can not get anybody to cover just road body corps. and they will not allow us to have only public liability.

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)? :
one house only suncorp as it is higher and some will not cover it. With strata we only have [REDACTED] and then when we did find a new one they rang them and so the other company pulled out as the brocker said our claim was going to go to legal action as we were under insured. lied.

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?:
cyclone debbie claims have been a complete nightmare. you never know if you are really beeing covered as they send a panel builder he stands on the roof and states it is ok. How can that be right. i can not get on my roof to confirm so you have to take their work for it. prices have gone through the roof since they cyclone so is the pay out worth it and what if you find something later are you covered.

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?:

the broker for [REDACTED] was a nightmare and lied when we did find a new insurer. their reputation they tell you that they are good but do you really know. customer service i notice has improved after 9 months but at the beginning there was not any.

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

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[REDACTED] just say wear and tear but we have just had the side of our road redone last year and yet they say wear and tear? lack of maintenance? panel builders for both apia and suncorp lack of workmanship and communication none existant

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?

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?:

[REDACTED] if we did not get the valuation they would not insure us, which they do not cover us for half of what the valuation is for. strata insurance

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 the new insurance only states the price not weather it has gone up or down not that they ever go down. If they were just honest with what they will cover you for. one of their service staff told me i could claim for plant in the garden to \$2000 then 2 others said no when i tried to claim i claimed \$900 of the \$2000 which i had a lot more than 2000 worth of plants lost but you can not replace large trees and some things i can replace at no cost. just from cuttings. in the wording it states you are covered but then there is another section that states you are not it is all. covered but then another sub section will take it away again.

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?:

i use the web but then a lot will not cover you until you ring. they should really send someone around to look before they cover you as you could be paying for years and then they say wear and tear not covered. even though you paid. have not ever heard of north qld home insurance website. fill this question

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?:

use a broker for stata he did nothing he now says we were under insured yet he has been out to the body corp and he knew what we were paying and what we were insured for (very little) he did nothing but ring our new insurer which we lost from one phone call and then said it was not him.

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?:

offices do not exist do they? you can ask all the questions you want at the time but until it happens do you really know if you are covered. i dont think i will ever understand insurance. you pay because you need it, when you claim you fight with them to get what is rightfully yours, depends on the staff member you get on the day and every day you get a differant one. then when you claim they put your premiums up so you pay for what you got. the right to pay more very strange.

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?:

very difficult, to none existing information they tell us you have to be covered but only one company will cover us that is a monopoly is it not.

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?:

not really as they insurers would change it to suit them

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 have compared but it is some much to sort though and this year as we had claims we had to stick with the companies we were with while claiming. experience with the broker for strata has put me off them, they are only after their commision and dont really want you to claim, same as insurers, pay but please dont claim.

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?:

have to do renovations to outside of older home but to expensive at the moment with syslone debbie claims. will not save money.

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? :

they should use their own accessors and value your house, where on the web you are all in the same catagory, (number of bedrooms, slop of land. who really knows the slop of land. bathrooms verandah, garage, well maintained or not) some people think they maintain well but do they. do not know what centrepay is. have not seen any differant policies targeting .

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?:

look each year and increase excess

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)

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