

From:
To: [Flood Inquiry](#)
Cc:
Subject: Re: Submission to Flood Inquiry 2022 with specific reference to Brunswick Heads, Byron Shire
Date: Wednesday, 8 June 2022 10:14:09 AM
Attachments: [2nd SUPPLEMENTARY SUBMISSION TO THE NSW GOVERNMENT FLOOD INQUIRY](#)

Please see attached my 2nd Supplementary Submission to the Flood Inquiry

At the time of emailing, and in spite of repeated attempts to get insurance companies, including the Insurance Council of Australia, to give the information, there appears to be a determination to keep hidden the \$ value (component) of a household premium that is allocated to public liability. Whilst the household premium can vary, it would seem there is a fixed cost across the industry covering this liability?

Take care,

On Tuesday, 31 May 2022, 05:21:31 pm AEST,

wrote:

Please attached supplementary submission to that of the 4th May 2022

On Wednesday, 4 May 2022, 12:02:14 pm AEST,

wrote:

Please see attached

Take care,

2nd SUPPLEMENTARY SUBMISSION TO THE NSW GOVERNMENT FLOOD INQUIRY

1. PUBLIC LIABILITY INSURANCE – A NATIONAL ISSUE

This submission follows the Inquiry's meeting in Mullumbimby 6th June 2022, where the issue of household insurance was raised. With projected increases in premiums it is reasonable to state that more households will be uninsured. I raised the point that those without insurance have no public liability. I am of the opinion and assuming there is the political will to advance it, a solution. Just as there is a CTP or 'Green Slip' for motor vehicles, then a public liability insurance needs to be on dwellings across Australia. It needs to be a mandatory national insurance simply because natural disasters are experienced throughout Australia. As at 2016, a Google search states there are approximately 10,000,000 households in the country. Because it is a tax on property, any public liability insurance it must be affordable!

Insurance companies will not provide public liability on dwellings with a 'stand alone' premium i.e. without having it as part of building insurance in a 'normal' insurance policy. It is a 'sweet point' in insurance policies. It needs to be abstracted from that premium and made a national insurance item on its own. Households deserve that right. For the purposes of transparency it must be collected and administered by government as opposed to leaving it to the private sector.

Mandatory public liability insurance is in the national interest as it would mitigate, in part, the expenditure of public monies in the wake of natural disasters that could be constructively used elsewhere including in recovery.

2. MOVE TO A CASHLESS ECONOMY IS BAD GOVERNMENT POLICY WITH BAD SOCIAL AND ECONOMIC CONSEQUENCES

Whilst this is a Federal issue, the implications are in the everyday business of living across the nation. Not being able to access household basics, whilst small and medium businesses cannot trade because of the collapse of the digital system is avoidable. Using cash also means the gross turnover for SMEs would in all probability not be impacted to the degree that requires government grants to traders. Thus cash mitigates the expenditure of public monies in the wake of natural disasters that could be constructively used elsewhere including in recovery.

8.6.2022