

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Sunday, 24 April 2022 4:58:30 PM

Your details

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Submission details

I am making this submission as	A member of the general public
Submission type	I am making a personal submission
Consent to make submission public	I give my consent for this submission to be made public

Share your experience or tell your story

Terms of Reference (optional)

The Inquiry welcomes submissions that address the particular matters identified in its [Terms of Reference](#)

1.6 Any other matters	Before Medicare was introduced we had people unable to pay for urgent or life threatening medical treatment and medicines. Medicare was
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introduced to cover everyone for basic and more serious medical attention. Everyone paid a little and then load was shared. No one argues with this basic right now.

Similarly the time has come for everyone to share the insurance load as at the moment it has become out of reach for people wishing to be covered for potential flood damage. After these recent flood events and with the likelihood of such events happening more regularly I propose a universal levy so that everyone is covered in the event of flood or fire. With the amount to be paid per head less than a few paying a lot and most not being able to afford insurance I think this is a viable option that needs serious consideration. It wouldn't cover house contents, only structural damage.

We have to do this better and smarter so that we don't have a third world nation of dispossessed people.

Supporting documents or images
