$\textbf{From:} \ neilbarb \ [mail to:neil griff iths 2@big pond.com]$

Sent: Thursday, 26 January 2012 10:53 AM

To: Flood Insurance **Subject:** Query...

Dear Sir/Madam,

We live in Mooroopna Victoria & along with a number of our neighbours have found out how much our house & contents insurance premium is to be. Our's has gone from \$600.00 to over \$7000.00. It may as well be \$100,000.00 as there is no way we can afford this. Knowing we have never even come close to being flooded we rang RACV to say we will opt out of flood cover to be told we could not. We will shop around other companies but if we cannot get a policy without flood we will be going without any insurance at all.

Is this a good thing? We have been insured always for over 40 years, and now, on a very small income we get hit with this. Your Government MUST allow people to opt out of flood cover if they want to when there is no possibility of this area being flooded.

Please take the time to let us know what we can do & don't fob us off with all the reasons we must be covered......if we have NOT got \$7000.00 (& we have'nt) what do we do other than not be insured at all?

Yours etc BJ & NT Griffiths Mooroopna Victoria