

From: Dianne Kinder [mailto:dianne.kinder@bigpond.com]
Sent: Wednesday, 11 April 2012 11:33 AM
To: Flood Insurance
Subject: Flood cover with RACV

We have just had our premium increased from \$600 to just over \$6000 with no option to opt out of flood cover for our home that has never flooded and is above the council predictions for the 100 year flood.

This is a totally unacceptable increase and if the RACV is allowed to make up there own rules, it stand to reason that every other insurance company will follow suit and nobody will be able to afford to have any insurance on their property,

We understand the need for flood cover, but home owners should be able to **choose** this option, at the the moment we either have \$6000 worth of insurance or none at all.

Who is this helping? Home owners or Insurance companies.

Sincerely

Peter & Di Humphreys