

My spouse and I live in the Whitsundays.

Our house is of recent cyclone resistant construction and out of the way of flooding.  
In fact we are not even covered for flooding.

We have been with the same company since Melbourne days and have never made a claim.

Despite this, every year we have to fight to get a small discount but our premiums have still **tripled in the last 7 years.**

If premiums rise any further we will have to "self-insure" because we are pensioners and cannot afford these crazy premiums.

If we then have a claim, the government and community will have to come to our rescue – which defeats the whole purpose of having insurance.

Good risks like ours should be priced accordingly so that bad risks can bear the cost.