

To whom it may concern.

I think we may be looking at this in the wrong way –

As far as I can tell the solution, according to the insurance companies, is to raise the policy excess. However, because the policy doesn't have a cyclone item you raise the excess for everything.

So, if I raise my home and contents insurance excess to \$50,000 my premium then becomes manageable.

But, if a car drives through my fence and takes out my steps, I can't claim on insurance. If my satellite dish is hit by lightning, I can't claim on insurance. If my neighbour's tree falls over onto my carport, I can't claim on insurance.

We don't need a mutual to cover us for cyclones the insurance companies will do that so long as we can prove we don't actually need the coverage, we need a mutual to cover us for the little things which happen over the years.

I thought that was what insurance is all about.

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