

NDIR Submission from Helga and William Baird

Dear Sirs,

While a natural disaster fund would be a good idea for disasters, which are unforeseeable, we totally oppose the idea of supporting irresponsible people, who build on river plains or in the middle of the bush and expect to be compensated, in case of a flood or a bush-fire.

We also cannot understand, why e.g. the Defence Department is selling flood prone land (former Explosive Factory Site near the Maribyrnong). The Maribyrnong is a tidal river, if sea levels are rising, this area will suffer more floods. If the Government encourages people to build houses there, they should foot the bill, if there is a flood and not force insurance companies to take over such a burden. The Government is just inviting a future disaster.

We do not want to pay higher premiums, because the Government is interfering in the Insurance Industry.

Yours faithfully,

Helga and William Baird