

NDIR Submission from Heather Martin

Hi

I understand the deadline for submissions to this enquiry closed yesterday but I have only today become aware of the Review panel's work.

I would like the review panel to consider the situation of people who live in a strata title development and who only found out after the flood that the building insurance they had been paying via their body corporate insurance fees did not include flood cover. I live at Centenary Quays in Jindalee – the strata unit manager is Cambridge management services. Apparently Cambridge advised the body corporate committee some years back that it went out to the market and could not purchase flood insurance for the complex. The body corporate committee accepted Cambridge's recommendations to purchase building insurance (without flood cover) from CGU. At no time to my knowledge were home owners advised by either the body corporate committee or Cambridge management services that we did not have flood insurance. I had naively assumed this would be the case given our close proximity to the Brisbane river.

I have subsequently sought my own independent building insurance – which is apparently allowed under body corporate rules - but every insurance company I have approached has refused cover because my villa shares one fire wall with the villa next door (in the garage). Hence I am in a situation through no fault of my own that my unit is uninsurable for flood.

My costs to date in rebuilding my home have been \$50,000 and I am not eligible for the 2nd or 3rd round of flood relief funds because of the means test.

In my mind this raises a policy issue regarding how local government authorities can allow developers to build in flood risk areas even though homeowners cannot purchase flood insurance –neither via the strata title managers nor privately. I am hoping this is something the review will be able to consider and perhaps rectify.

Thank you

Heather Martin