NDIR Submission from John McCormack

We cannot easily change the past as to what properties may be affect by flood, storm damage or any other form of water damage. Whatever form it comes in the result is the same property is destroyed. I believe there should be only one mandatory type of cover and that is WATER DAMAGED and covers 100% of the damage then the insurance companies do not have to write pages of fine print to try and get out of paying out. Everybody is then covered for this type of damage at a very modest increase in premium I would expect and a pool grows.

Thank you

John McCormack