

## **NDIR Submission from Greg Stegman**

Hi,

Our house was flooded in Brisbane and unfortunately our insurance with AAMI did not cover flood damage.

Put simply, flood cover on our property is now so expensive, we cannot afford it. This country urgently needs to give residents access to a natural disaster insurance in a group form similar to compulsory motor insurance/third party insurance.

I am sure Lloyds London or similar large scale insurance is achievable at a attractive premium.

Some years ago I had an agency with a Lloyds syndicate marketing Legal Expense Insurance. It was only available to large organisations where a minimum of 10,000 employees took up the insurance. This was marketed to a number of Trade Unions in Australia.

Kindest Regards,

Greg Stegman

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