

NDIR Submission from Doug and Julie McWilliam

Dear Sirs,

I wish to make the following comment regarding the Flood insurance issue.

The "opt out" option would see general insurance cost for every policy holder rise as a greater proportion would stay in, thus raising the risks for insurance companies. Those opting out would therefore see their current risks policy rise dramatically for no extra benefit of cover.

The issue is akin to the "fire levy" in current policies where only those with insurance pay for those who have no insurance at all!

I believe that policy holders understand their risks and should be able to select appropriate cover to suit their needs. Hence they should be able to cover what they want only.

Thanks you for your attention.

D J McWilliam