From: <u>kevintaylor49@hotmail.com</u> To: <u>s.stone.mp@aph.gov.au</u> Subject: House insurance. Date: Mon, 9 Jan 2012 12:57:40 +1100

Dear Sharman,

With reference to my phone conversation I had with Steve today, I am writing this email as I have just received my House and contents insurance renewal from RACV and just about had a heart attack. My insurance cost for last year was \$559.51 according to RACV we are now in a risk of flooding area, and our policy has increased to \$2453.77 for the next year.

Our address is 3 Gooley Street Yarroweyah, Vic. and it has not flooded here since 1917 (or 1914 not sure which year it was) and at that time there were no levy banks weir at Yarrawonga or Hume weir.

We built here in 1983 and when we submitted our plans to council to build we were informed that we would have to build up our land by 600mm because of the 1917 floods. We could not build until this was completed. Since then the levy banks have been raised further and they have better control of the river system.

I have also been in touch with AAMI who also gave me a quote which was around \$2700. I am a pensioner and there is no way I can afford to insure my house if I have to pay the amounts they are quoting.

I truly believe that there is no way our house could be in danger of flooding or even bush fires and would like some help in fighting these insurance companies that are trying to tell us that we are in these zones.

It would be appreciated if you could help me and no doubt other people who will have the same problem when they receive there renewals.

Regards Kevin Taylor.