

## Submission re: Reinsurance pool for cyclones and related flood damage

Dear Sir/Madam,

I wish to provide the following submission in relation to the proposed “reinsurance pool for cyclones and related flood damage”.

As a private citizen having lived throughout northern Australia and experienced several cyclones and flood events, I suggest the following;

1. A cyclone should be defined by the criteria used by the Bureau of Meteorology (BoM).  
<http://www.bom.gov.au/cyclone/tropical-cyclone-knowledge-centre/>
2. Storm surge from a cyclone should be covered by the reinsurance pool using the criteria from the BoM i.e., whilst a building may not have been damaged by Cyclone Yasi, it may have been inundated by the 5m storm surge.  
<http://www.bom.gov.au/cyclone/history/yasi.shtml>
3. An intense slow-moving low-pressure system in northern Australia whilst falling short of a named cyclone system may cause more flood damage than a fast-moving named cyclone. A system like this could also be the remnants of a cyclone, that whilst no longer a defined cyclone, the low-pressure system remaining from it, causes severe flooding i.e., the 2013 floods in Bundaberg, QLD from ex-tropical cyclone Oswald  
[https://en.wikipedia.org/wiki/Cyclone\\_Oswald](https://en.wikipedia.org/wiki/Cyclone_Oswald) and  
<https://www.bundaberg.qld.gov.au/disaster-management/disaster-hazards/2> . These types of events need to be captured by the reinsurance pool.
4. The area of coverage of the reinsurance pool should as a minimum be all areas where housing is mandated to be built to a cyclone category in wind regions C or D i.e. for Qld from Bundaberg north [https://www.qra.qld.gov.au/sites/default/files/2019-12/cyclone\\_resilience\\_building\\_guidelines\\_-\\_dec19.pdf](https://www.qra.qld.gov.au/sites/default/files/2019-12/cyclone_resilience_building_guidelines_-_dec19.pdf) all of the Northern Territory zone and around to about Denham in Western Australia.

Yours sincerely

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