

Good morning,

6 February 2020

**RE: HELPING REDUCE RISK OF FIRE  
COMPULSORY HOUSE INSURANCE**

Just thought it was about time, we as a society, stood up and be counted for our in-action on reducing the risk of homes being destroyed by bush fires, and then the victims' ability to afford to rebuild.

Over the past three months or more there has not been a day go by without the depressing sights of houses being destroyed in major bush fires right across our country.

**WHAT CAN WE DO TO HELP REDUCE THE RISK OF OUR HOMES BEING LOST?**

By making House Insurance compulsory can actually help reduce the risk of houses being destroyed by fire.

**STEPS TOWARDS COMPULSORY HOUSE INSURANCE.**

1. Legislation State wide by each state government making House Insurance compulsory.
2. Insurance Industry in conjunction with state fire authorities set down the relevant regulations for each State, and specific regulations that may be necessary from Council/Shire to Council/Shire within each State.
3. Local Government Councils be given the task of ensuring the regulations are complied with.
4. Local Government and Fire Authorities provide appropriate officers to ensure that each property complies with the regulations.
5. Risk rating be introduced Australia wide on a scale of 1 to 10 and the appropriate assessment officers issue a certificate clearly defining the level of risk.
6. Insurance companies must have access to the "risk assessment certificate" in order to provide adequate cover. Naturally the premium charged will be based on the level of risk.
7. Financing for the administration and implementation by the appropriate authorities should be funded by the Federal Government.

Some specific regulations that should form the basics of any risk minimisation covers such items as making sure there are no combustible growth within a specific distance of any home.

If you look at any of the vision showing houses burning, then in many cases there is scrub/trees burning right up against the sides of houses.

Compulsory Insurance will force many households to be pro-active in helping to reduce the risk of fire – the higher their level of risk would result in the higher their insurance premiums – and this would then encourage them to reduce risks. At the same time if we have officers inspecting and ensuring the regulations are complied with, then we all can sleep a little easier at night.

If all fire affected properties also had the appropriate insurances, victims would ALL then be in a position to rebuild if required, with reduced burden to government services and need for public donations.

**WHAT CAN YOU DO?**

Having taken 2 minutes to read my proposal, help by trying to ensure the appropriate action is taken to implement what should have been done 100 years ago! It is not just crying "Climate Change" you can actually contribute!!

**Yours Faithfully,**

**Les Jackson**