

From: [REDACTED]
To: Committee, SPLA (REPS):
Subject: Strata Insurance Rise Submission
Date: Friday, 13 January 2012 8:20:57 AM

To Wom This Concerns,

I own a unit at [REDACTED]. Which is not in the flood Plan area that is issued by the Cairns City Council. Since Cyclone Yassi, which did not hit Cairns. With no damage to the block of 10 Units from Cyclone Yassi. But I have an insurance increase of 100% to pay now. Plus I believe the Cairns city council has also had a increase of insurance because of Yassi, so I believe along with my unit insurance increase I will also be paying the insurance increase with the Cairns City council rates.

I have always understood, that any claim on an insurance policy, does increase the cost of your policy, and this has happened for years. But as there was no claim on this block of units, what accountability does a insurance compaany have to increase the insurance. Under strata title we can not just pull out of a policy by choice like a independant house can and go somewhere else.

This is a total rip off for us to pay for insurance claims by others that was affected. And for that matter, there may never be another cyclone or ever damage to this building. I would like Insurance compaany's to have some accountability for their increases.

My Name: Kathy Davies, [REDACTED]
[REDACTED]

Kathy Davies