

**Subject:** Submission to Home Warranty Insurance

To whom it may concern.

The so called, **Home warranty insurance is in no way an insurance policy whatsoever**. It never was & never will be. For a start Home warranty insurance should be a policy that protects the owner & also the builder. For the owner in the respect that when they get building work covered by home warranty insurance it should cover them for all work done by the builder & also quality control, quality control in all aspects of the work. It also should insure the owner if the builder goes bankrupt dies or leaves town & the chances of that happening is next to nothing. The insurance policy should also cover the builder as far as being paid for all his work.

The existing Home warranty insurance is nothing but a scam & there are politicians that know what is going on now & say nothing. I can't understand why the government let all this happen in the first place.

I believe that the government should take full control & bring back the **Builders services Corporation** & run it the same way as Queensland. I believe that there should be a tribunal as far as customer & builder relations are concerned & be judged on who is right & who is wrong. If the builder is wrong then he should pay the consequences & the same with the customers.

I believe this would be a very fair way of doing things for both sides. **I also believe that all the profits acquired for insurance should be directed to teaching apprentices** in all aspects of the building trade as we need them badly instead of what some people **suggests as to bringing in qualified tradesmen from overseas**. I also recommend that all building inspectors working for the Builders Services Corporation should have a solid knowledge of the building trade & worked hands on in the industry.

I believe that what I have suggested in this letter would work 100% & you will find that charging a fair sum of money for the insurance would make a lot of money & there will be a lot more apprentices to learn a trade & that is what we need.

The way in which it is now is so bad & if you only knew the amount of money that is made by who is running it now, it is millions of dollars & it is a complete scam & an insult us all.

Regards.

John Buckley, Builder