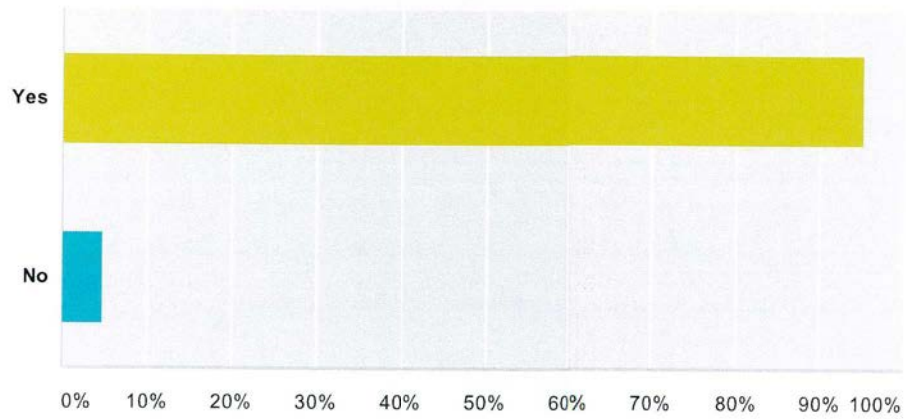


Blue Mountains Bushfires - Residents Survey

Q1 Do you agree to being interviewed?

Answered: 126 Skipped: 0

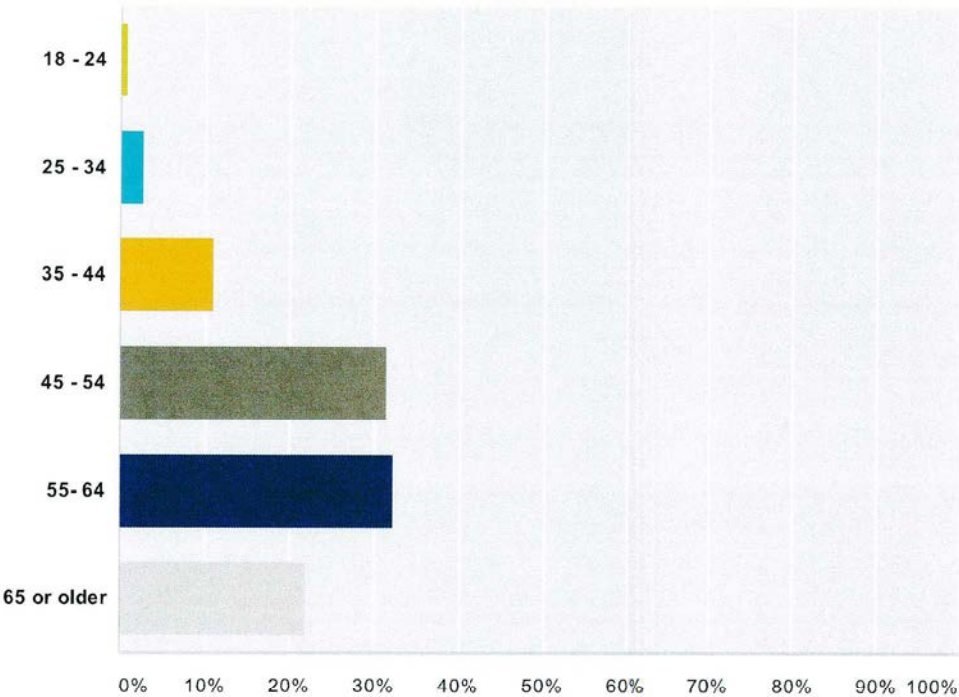


Answer Choices	Responses	
Yes	95.24%	120
No	4.76%	6
Total Respondents: 126		

Blue Mountains Bushfires - Residents Survey

Q2 How old are you?

Answered: 108 Skipped: 18

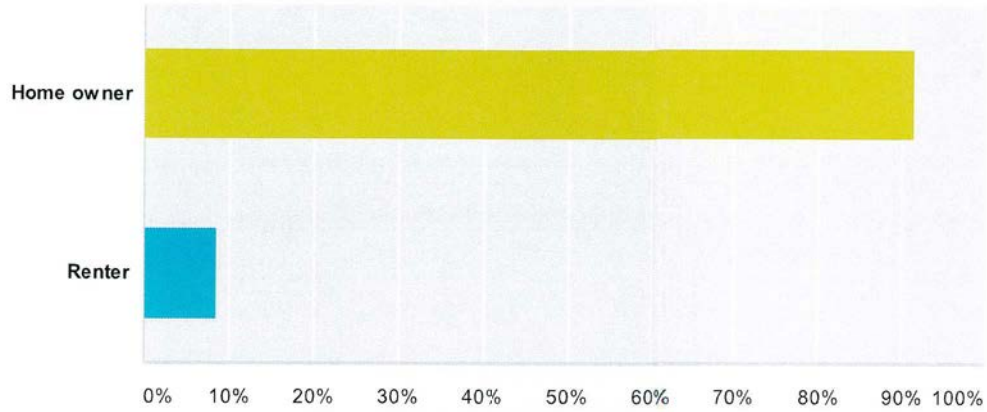


Answer Choices	Responses	
18 - 24	0.93%	1
25 - 34	2.78%	3
35 - 44	11.11%	12
45 - 54	31.48%	34
55- 64	32.41%	35
65 or older	22.22%	24
Total Respondents: 108		

Blue Mountains Bushfires - Residents Survey

Q3 Before the bushfire in October 2013, did you rent or own your home at the Blue Mountains?

Answered: 105 Skipped: 21

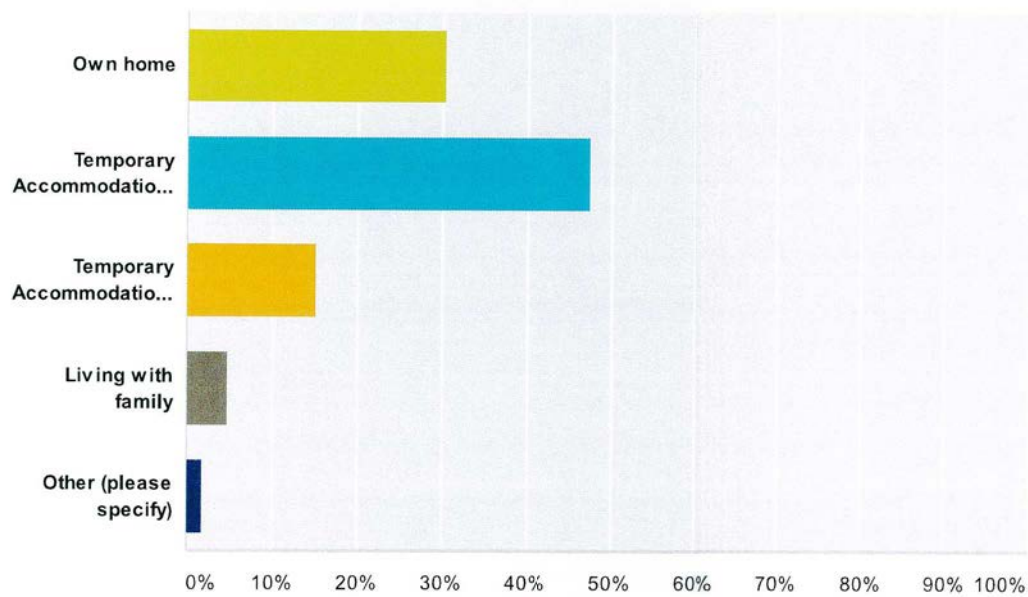


Answer Choices	Responses
Home owner	91.43% 96
Renter	8.57% 9
Total Respondents: 105	

Blue Mountains Bushfires - Residents Survey

Q4 Where are you living currently?

Answered: 105 Skipped: 21



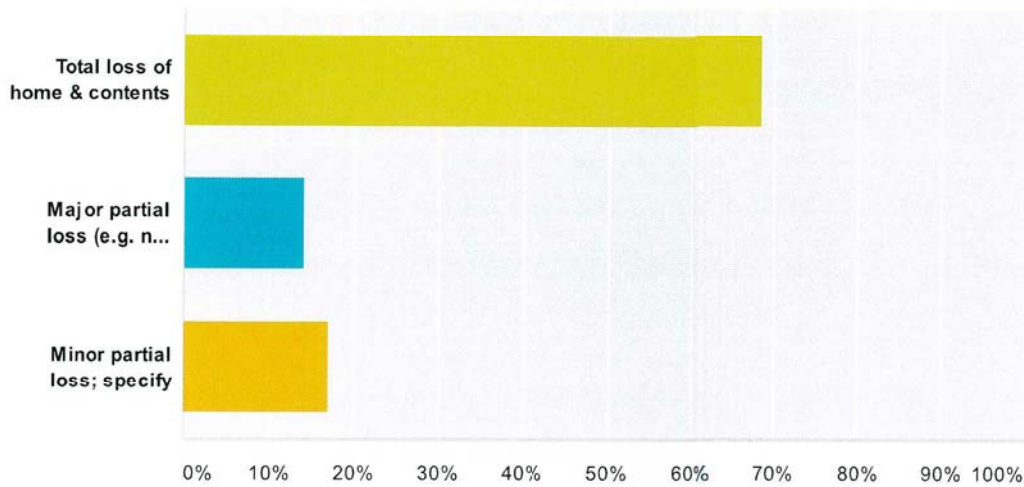
Answer Choices	Responses
Own home	30.48% 32
Temporary Accommodation (e.g. renting while rebuilding) - in the Blue Mountains	47.62% 50
Temporary Accommodation - outside the Blue Mountains	15.24% 16
Living with family	4.76% 5
Other (please specify)	1.90% 2
Total Respondents: 105	

#	Other (please specify)	Date
1	We just bought the house we have been renting	5/13/2014 3:39 PM
2	House sitting	4/7/2014 4:21 PM

Blue Mountains Bushfires - Residents Survey

Q5 What loss did you suffer as a result of the bushfire?

Answered: 105 Skipped: 21



Answer Choices	Responses
Total loss of home & contents	68.57% 72
Major partial loss (e.g. no kitchen, bathroom); specify	14.29% 15
Minor partial loss; specify	17.14% 18
Total Respondents: 105	

#	Specify details	Date
1	Damage to home	5/29/2014 11:30 AM
2	Roof, two bedrooms, hallway lost and extensive water damage after the fire was put out.	5/29/2014 11:17 AM
3	Entire roof structure is burnt out, redoing the house from the inside out replacing flooring	5/28/2014 4:57 PM
4	total loss of one property and damage at main residence	5/28/2014 4:47 PM
5	Just fences	5/26/2014 4:44 PM
6	3 acre property, every structure (four) + contents was levelled.	5/26/2014 3:19 PM
7	Garden shed items and tools of trade eg lawn mower	5/26/2014 3:12 PM
8	Damage to outside furniture and awnings and pool was contaminated, damage to the lighting on the back verandah	5/26/2014 3:10 PM
9	superficial burning, some damage to the gutters	5/26/2014 3:05 PM
10	infrastructure outside: fences, out buildings etc	5/15/2014 2:43 PM
11	client lost a mushroom and was not insured did not loose his home just his business, couldn't get insurance because the sheds were asbestos	5/15/2014 12:34 PM
12	Shed and all contents, awning, rabbits, fences, gutters, part of the front of the house and all the gardens	5/14/2014 3:28 PM
13	Garage, granny flat, roof, back patio, flooring	5/13/2014 3:24 PM
14	Loss of outdoor facilities	5/8/2014 4:19 PM

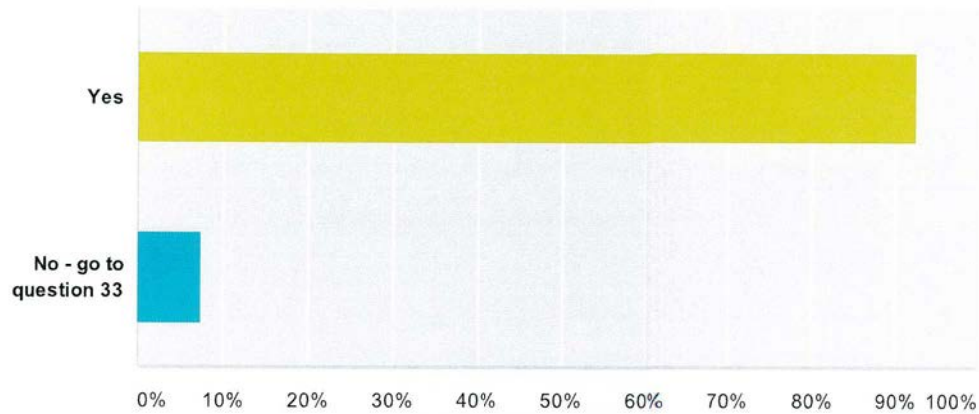
Blue Mountains Bushfires - Residents Survey

15	The roof was entirely destroyed	5/8/2014 12:29 PM
16	Lattice work, trailer, fences, gardens	5/8/2014 11:09 AM
17	Fences	5/7/2014 5:52 PM
18	back verandah, laser lights, back awning, outdoor setting and pool contaminated	5/7/2014 4:18 PM
19	Decks, sheds, stairs, windows, electrical items	5/1/2014 2:41 PM
20	Fences, garage, water tank, garden shed	5/1/2014 2:20 PM
21	Side fences, lattice work around the front door way, pergola, several retaining walls made of timber, hen house, damage to the roof- cracking of the ridge capping, carport	4/30/2014 2:10 PM
22	total loss of content	4/29/2014 4:52 PM
23	We had two houses on the property and we lost a 3 bedroom home, tractor, jaguar	4/29/2014 12:05 PM
24	Garden shed and contents were totally destroyed and household items that were stored in there	4/24/2014 4:24 PM
25	Extensive damage to home. I lost the shed and the pool area. Whole property was burnt except house.	4/24/2014 3:42 PM
26	All fencing on 1 acreage, garage, architecturally designed carport and loft, concrete, driveway, roof on house, back verandah, back decking, steps, painting of whole house and windows, electrical stuff (e.g. sprinkler systems), landscaping etc..	4/23/2014 4:53 PM
27	lost all the outside, windows, I was trapped inside I had to save my own house, the fire started smashing through the windows and the doors	4/17/2014 2:14 PM
28	\$200,000 in damage, 3 car garage with 3 vintage cars, camping gear, fences, boat, 2 trailers, driveways	4/16/2014 3:22 PM
29	I lost my business as well as my home	4/16/2014 10:38 AM
30	roof damage	4/11/2014 1:44 PM
31	House damage, roof, windows, fence	4/8/2014 4:05 PM
32	yard damaged	3/24/2014 3:37 PM
33	Yard, shed, equipment	3/24/2014 12:07 PM
34	Contents	3/24/2014 10:12 AM
35	business, and contents	3/21/2014 11:39 AM

Blue Mountains Bushfires - Residents Survey

Q6 At the time of the bushfire, did you have home building and/or contents insurance?

Answered: 106 Skipped: 20

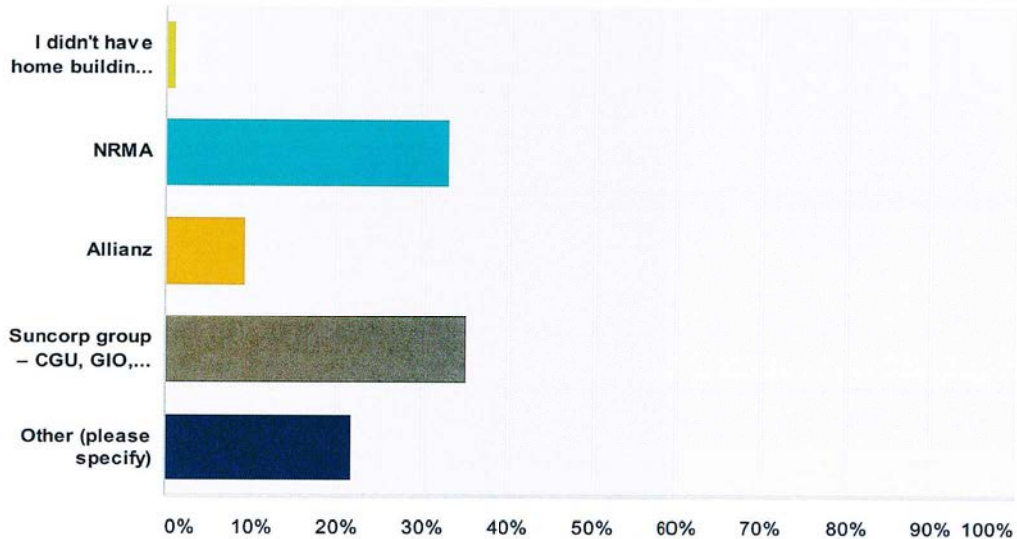


Answer Choices	Responses	
Yes	92.45%	98
No - go to question 33	7.55%	8
Total Respondents: 106		

Blue Mountains Bushfires - Residents Survey

Q7 Name of home building insurer

Answered: 97 Skipped: 29

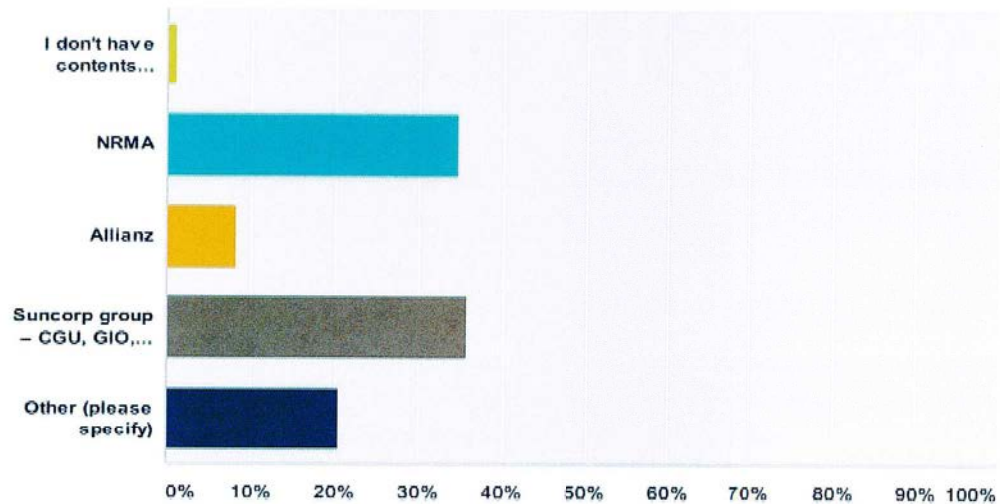


Answer Choices		Responses	
I didn't have home building insurance, only contents insurance		1.03%	1
NRMA		32.99%	32
Allianz		9.28%	9
Suncorp group – CGU, GIO, APIA, Vero, AAMI, Shannons, Suncorp Insurance		35.05%	34
Other (please specify)	Number of respondents	21.65%	21
Westpac	3		
Budget Direct	3		
YOUI	1		
Comminsure	11		
Real Insurance	1		
Defence Services Homes Insurance	2		
Total Respondents: 97			

Blue Mountains Bushfires - Residents Survey

Q8 Name of contents insurer (if different to home building insurer)

Answered: 98 Skipped: 28



Answer Choices		Responses	
I don't have contents insurance, only home building insurance		1.02%	1
NRMA		34.69%	34
Allianz		8.16%	8
Suncorp group – CGU, GIO, APIA, Vero, AAMI, Shannons, Suncorp Insurance		35.71%	35
Other (please specify)	Number of respondents	20.41%	20
Westpac	3		
Budget Direct	2		
YOUI	3		
Comminsure	9		
Real Insurance	1		
Defence Services Homes Insurance	2		
Total Respondents: 98			

Blue Mountains Bushfires - Residents Survey

Q9 If home building and/or contents insurance, what was the home and/or content insured for?

Answered: 96 Skipped: 30

Answer Choices

Home building (\$ ____ thousand)

Contents (\$ ____ thousand)

Number of respondents	Home building (\$ ____ thousand)
2	Less than or equal to \$200,000
9	\$201,000 to \$300,000
16	\$301,000 to \$400,000
23	\$401,000 to \$500,000
11	\$501,000 to \$600,000
8	\$601,000 to \$700,000
7	Over \$700,000
9	Replacement
11	Don't know / unwilling to disclose
Number of respondents	Contents (\$ ____ thousand)
1	No contents insurance
5	Less than or equal to \$50 000
26	\$51,000 to \$100,000
27	\$101,000 to \$150,000
17	\$151,000 to \$200,000

3	\$201,000 to \$250,000
5	Greater than \$250,000
12	Don't know unwilling to disclose

Blue Mountains Bushfires - Residents Survey

Q10 How much was premium for the year? (If you don't remember, insert "1" at the last option)

Answered: 97 Skipped: 29

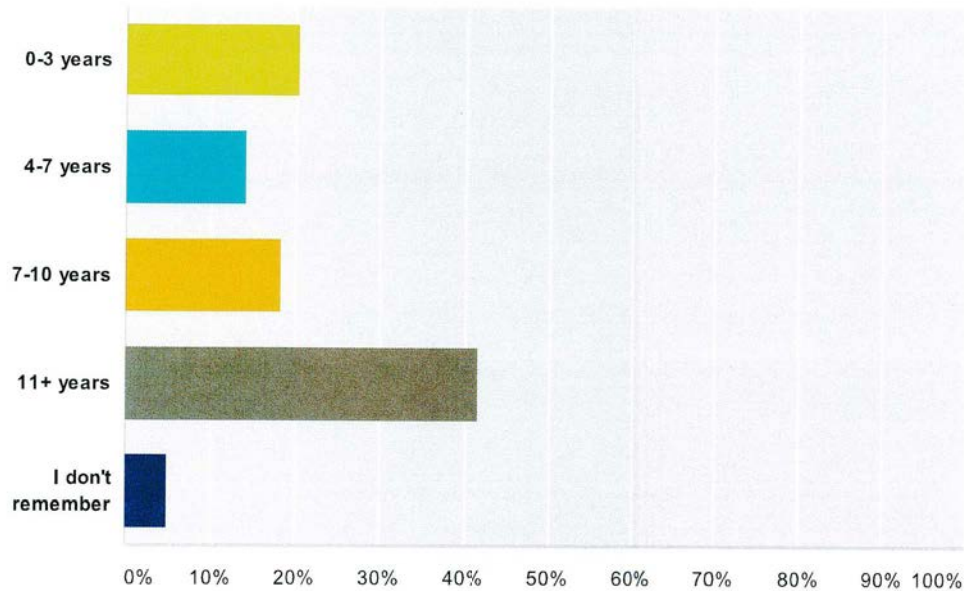
Answer Choices	Responses	
Home & contents cover combined	41.24%	40
Home building only	4.12%	4
Contents only	4.12%	4
I don't remember	54.64%	53

Home & contents cover combined premium cost	Number of respondents
Less than or equal to \$1000	7
\$1001-\$1500	20
\$1501-\$2000	5
Greater than \$2000	7
Don't know/Unwilling to disclose	1

Blue Mountains Bushfires - Residents Survey

Q11 For your home building insurance - how long ago did you first purchase it from your current insurer (disregard yearly renewal).

Answered: 98 Skipped: 28

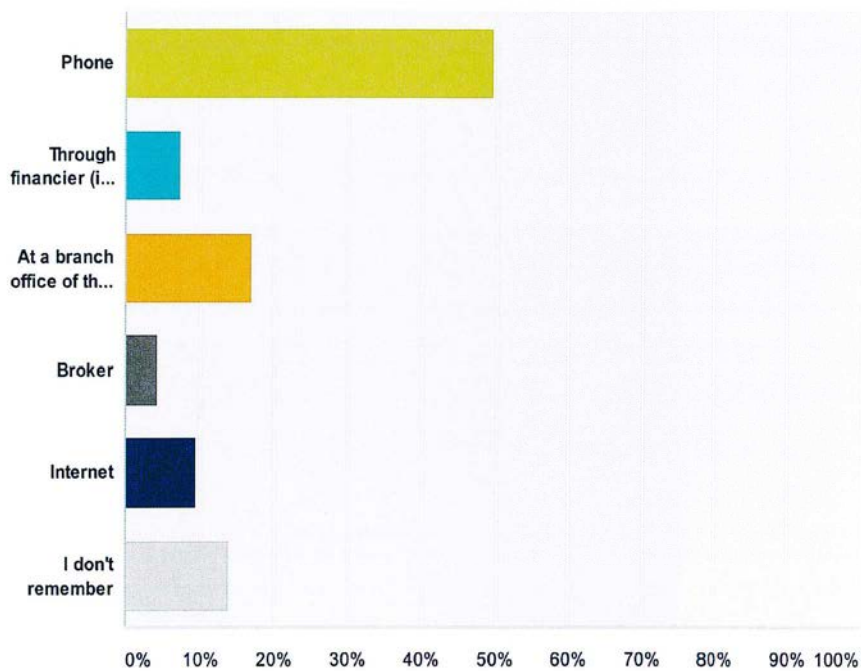


Answer Choices	Responses	
0-3 years	20.41%	20
4-7 years	14.29%	14
7-10 years	18.37%	18
11+ years	41.84%	41
I don't remember	5.10%	5
Total		98

Blue Mountains Bushfires - Residents Survey

Q12 How did you first take out the home building policy?

Answered: 95 Skipped: 31



Answer Choices	Responses	
Phone	49.47%	47
Through financier (i.e. bank)	7.37%	7
At a branch office of the Insurer	16.84%	16
Broker	4.21%	4
Internet	9.47%	9
I don't remember	13.68%	13
Total Respondents: 95		

Blue Mountains Bushfires - Residents Survey

Q13 When you first took out the policy, how did you nominate the building sum insured? (can tick more than 1)

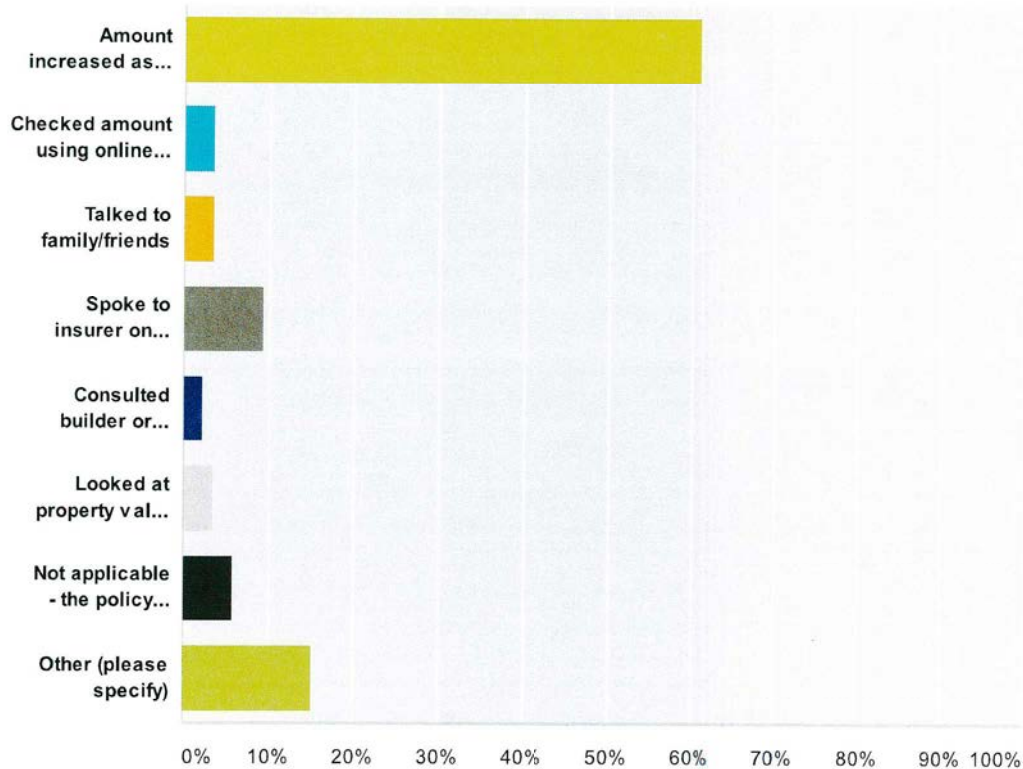
Answered: 95 Skipped: 31

Answer Choices		Responses	
Used an insurer's online calculator		9.47%	9
Talked to family/friends		2.11%	2
Spoke to insurer on telephone or face to face about a suitable amount		27.37%	26
Consulted builder or other expert		4.21%	4
Looked at property value in the area at the time		14.74%	14
I don't remember		18.95%	18
Other includes:		28.42%	27
Estimated the sum	15		
Sum used from a previous policy	5		
Replacement	4		
Total Respondents:		95	

Blue Mountains Bushfires - Residents Survey

Q14 If the policy in October 2013 was subject to renewal, how was the building sum insured nominated for that year? (can tick more than 1)

Answered: 85 Skipped: 41



Answer Choices		Responses	
Amount increased as nominated by insurer in renewal notice		61.18%	52
Checked amount using online calculator		3.53%	3
Talked to family/friends		3.53%	3
Spoke to insurer on telephone or face to face		9.41%	8
Consulted builder or other expert		2.35%	2
Looked at property value in area at the time		3.53%	3
Not applicable - the policy was first purchased less than a year before the bushfire		5.88%	5
Other (please specify)		15.29%	13
Total Respondents: 85			
#	Other (please specify)	Date	
1	Client states she received a renewal notice in November and the sum insured did not increase substantially	5/28/2014 4:57 PM	

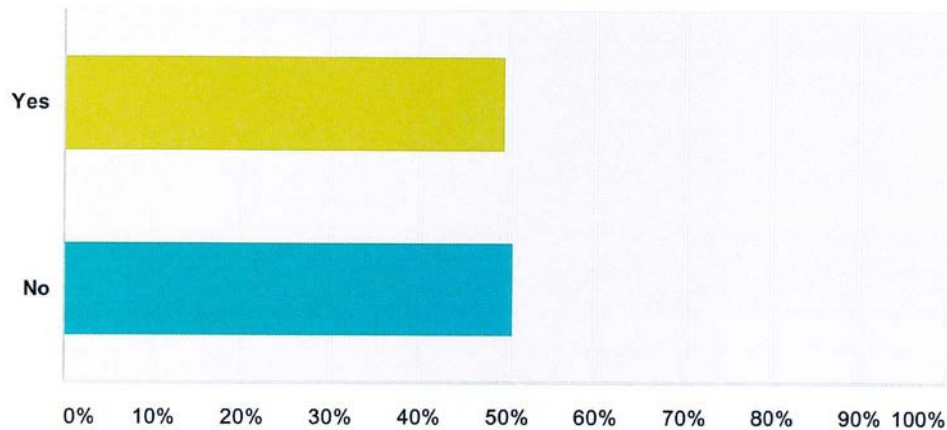
Blue Mountains Bushfires - Residents Survey

2	Replacement	5/26/2014 4:44 PM
3	Replacement	5/26/2014 4:40 PM
4	Replacement	5/26/2014 4:36 PM
5	replacement	5/26/2014 4:29 PM
6	when we refinanced our bank insisted we insure for the building and land value	5/13/2014 11:18 AM
7	My insurance had lapsed and I called them whilst I was away and requested additional insurance	5/13/2014 11:07 AM
8	We did an extension and we nominated the value	5/7/2014 5:52 PM
9	I was ignorant	4/29/2014 3:54 PM
10	I can't remember	4/23/2014 4:53 PM
11	I decided what amount by doing my own research. I also looked at [REDACTED] website for guidance.	4/23/2014 3:41 PM
12	Works as a handy man and estimated	4/16/2014 10:38 AM
13	Insurance valuer was suggested by my broker they tripled the sum insured as we resided in a stone home that was difficult to value	4/15/2014 5:01 PM

Blue Mountains Bushfires - Residents Survey

Q15 Have you ever discussed your building sum insured with your insurer either by telephone or face to face? (note: at any time at all)

Answered: 91 Skipped: 35



Answer Choices	Responses	
Yes	49.45%	45
No	50.55%	46

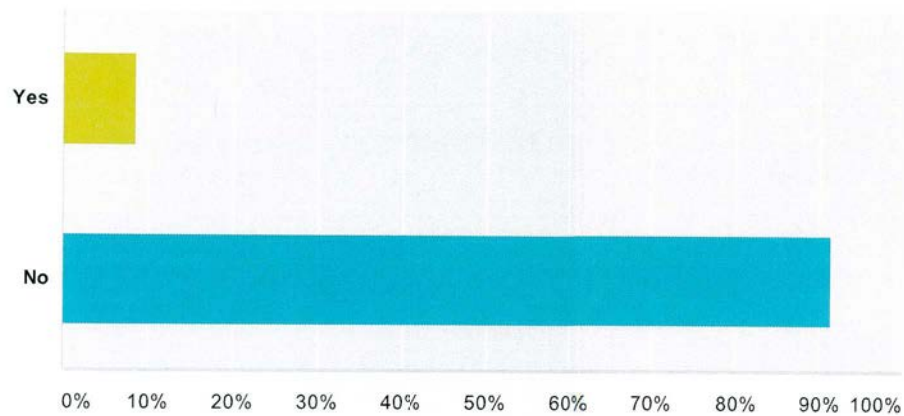
If Yes, did you changed your building sum insured after the discussion

Respondents who changed their building sum insured after speaking with the insurer	25
Respondents who did not change the sum insured	6
Respondents who specifically stated they decreased their sum insured	4
Respondents who did not comment	13
Total Respondents:	91

Blue Mountains Bushfires - Residents Survey

Q16 When deciding on how much to insure your home building for, did you take into account any potential additional cost of meeting building regulation given bushfire risks in the Blue Mountains area?

Answered: 94 Skipped: 32



Answer Choices	Responses	
Yes	8.51%	8
No	91.49%	86
Total Respondents: 94		