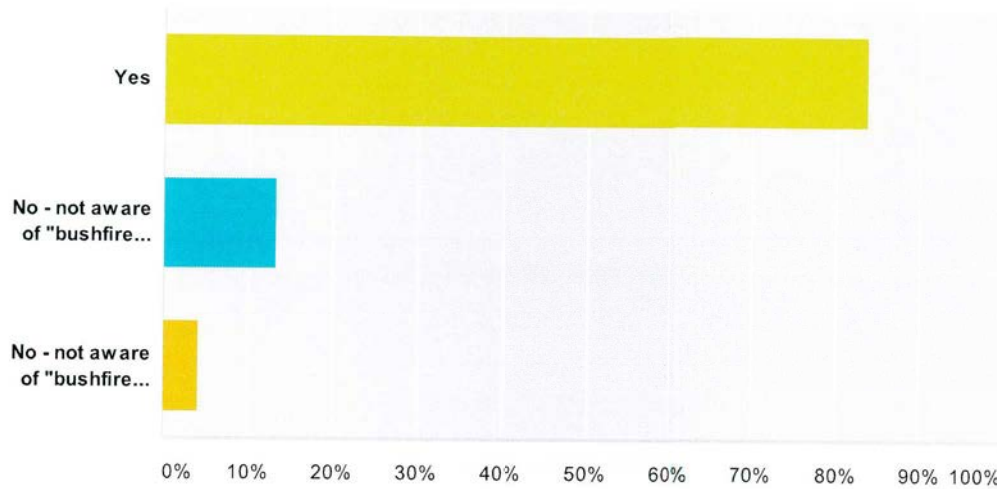


## Blue Mountains Bushfires - Residents Survey

### Q17 Do you know what the "Bushfire Attack Level" is of your property?

Answered: 98 Skipped: 28

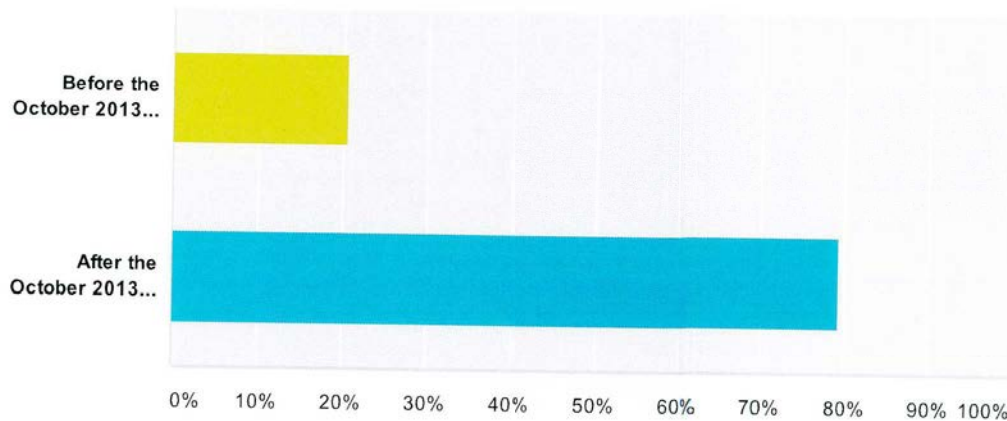


| Answer Choices   | Responses |    |
|--|-----------|----|
| Yes  | 83.67%    | 82 |
| No - not aware of "bushfire attack levels" at all        | 13.27%    | 13 |
| No - not aware of "bushfire attack level" of my property | 4.08%     | 4  |
| Total Respondents: 98                                    |           |    |

## Blue Mountains Bushfires - Residents Survey

### Q18 If so, when did you hear about it?

Answered: 87 Skipped: 39

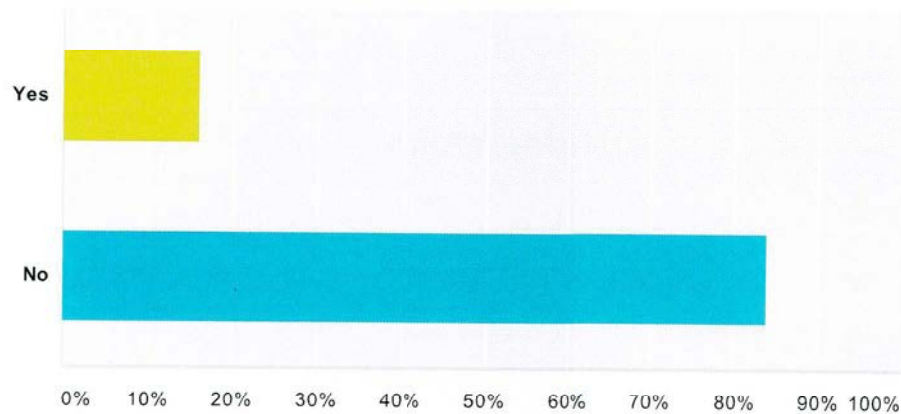


| Answer Choices                   | Responses |    |
|----------------------------------|-----------|----|
| Before the October 2013 bushfire | 20.69%    | 18 |
| After the October 2013 bushfire  | 79.31%    | 69 |
| Total Respondents: 87            |           |    |

## Blue Mountains Bushfires - Residents Survey

**Q19 If before the October 2013 bushfire, did you take into account how the Bushfire Attack Level could increase the cost of rebuilding when nominating your building sum insured?**

Answered: 31 Skipped: 95



| Answer Choices | Responses |
|----------------|-----------|
| Yes            | 16.13% 5  |
| No             | 83.87% 26 |
| <b>Total</b>   | <b>31</b> |

| #  | Comments   | Date               |
|----|--|--------------------|
| 1  | Became aware of BAL after 2001 bushfires   | 5/26/2014 4:44 PM  |
| 2  | The BAL has been increased since the fire, which has increased the cost to rebuild by approximately \$100,000. The RFS and the Council has imposed new restriction for us to have occupancy. | 5/26/2014 4:36 PM  |
| 3  | no one knew anything about it  | 5/26/2014 4:34 PM  |
| 4  | Because we have a dam and put a pump on the dam and have sprinkler system and have saved the house twice   | 5/15/2014 2:43 PM  |
| 5  | it was a new home and we complied at the time of building  | 5/14/2014 10:39 AM |
| 6  | I know about the building regulations but did not know the BAL i still don't and I am being asked to pay a fee to find that out  | 5/7/2014 4:18 PM   |
| 7  | I have been living here 10 years this is the first really bad fire i have seen in that time  | 5/1/2014 12:19 PM  |
| 8  | But I have learnt a few lessons now  | 5/1/2014 10:41 AM  |
| 9  | I knew we were in a flame zone. This was the 3rd fire that me and my family had experienced.   | 4/23/2014 3:41 PM  |
| 10 | Didn't know about the building code  | 4/17/2014 1:03 PM  |
| 11 | ██████ advised clients that they were overinsured  | 4/15/2014 3:19 PM  |
| 12 | She didn't fully understand BAL and implications   | 4/8/2014 3:47 PM   |

## Blue Mountains Bushfires - Residents Survey

**Q20 After the bushfire on 17/10/2013, what date did you make a claim on your home and/or contents insurance policy? (if unsure, please estimate)**

Answered: 90 Skipped: 36

| Answer                | Choices    |
|-----------------------|------------|
| DD/MM/YYYY            |            |
| Number of Respondents | DD/MM/YYYY |
| 6                     | 17/10/2013 |
| 48                    | 18/10/2013 |
| 14                    | 19/10/2013 |
| 7                     | 20/10/2013 |
| 4                     | 21/10/2013 |
| 2                     | 22/10/2013 |
| 3                     | 24/10/2013 |
| 1                     | 27/10/2013 |
| 3                     | 30/10/2013 |
| 2                     | 31/10/2013 |

## Blue Mountains Bushfires - Residents Survey

### **Q21** How would you rate the level of service provided to you by your insurance company during the claims process?

Answered: 98 Skipped: 28

| Very poor  | Poor       | Good         | Very Good    | Total | Average Rating out of 5 |
|------------|------------|--------------|--------------|-------|-------------------------|
| 8.16%<br>8 | 7.14%<br>7 | 23.47%<br>23 | 61.22%<br>60 | 98    | 3.38                    |

### **Q22** If you were assigned an individual claim assessor, was he/she helpful?

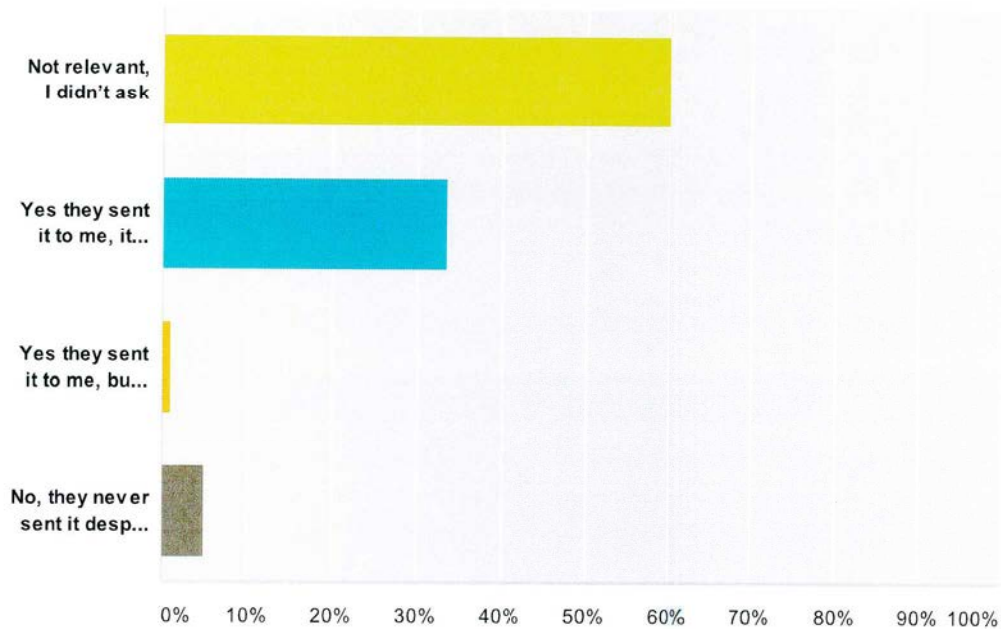
Answered: 97 Skipped: 29

| Very unhelpful | Unhelpful  | Helpful      | Very Helpful | N/A        | Total | Average Rating out of 5 |
|----------------|------------|--------------|--------------|------------|-------|-------------------------|
| 7.22%<br>7     | 4.12%<br>4 | 25.77%<br>25 | 59.79%<br>58 | 3.09%<br>3 | 97    | 3.43                    |

## Blue Mountains Bushfires - Residents Survey

### Q23 If you asked the insurer for a copy of your Certificate of Insurance and/or Product Disclosure Statement, did they send it to you?

Answered: 98 Skipped: 28



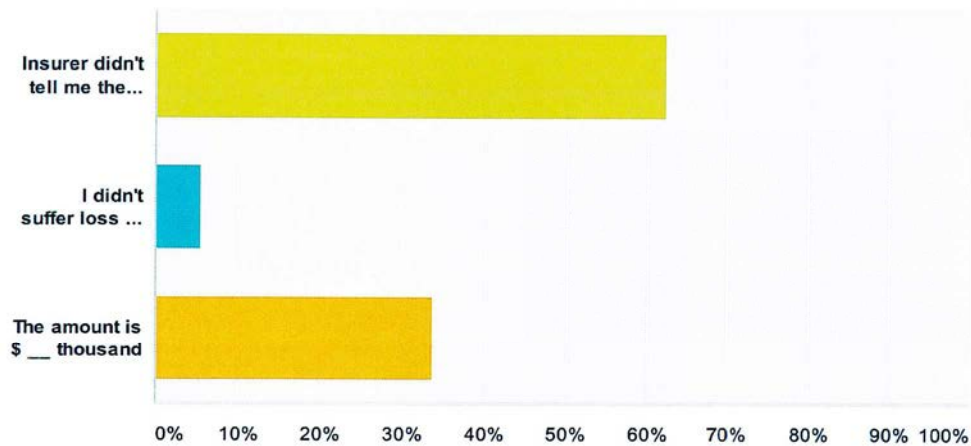
| Answer Choices  | Responses |    |
|---|-----------|----|
| Not relevant, I didn't ask  | 60.20%    | 59 |
| Yes they sent it to me, it was the policy I thought I had         | 33.67%    | 33 |
| Yes they sent it to me, but it was not the policy I thought I had | 1.02%     | 1  |
| No, they never sent it despite my request                         | 5.10%     | 5  |
| Total Respondents: 98   |           |    |



## Blue Mountains Bushfires - Residents Survey

### Q24 In relation to only your home building cover, how much did the insurer tell you would be the cost to rebuild or repair your home?

Answered: 92 Skipped: 34



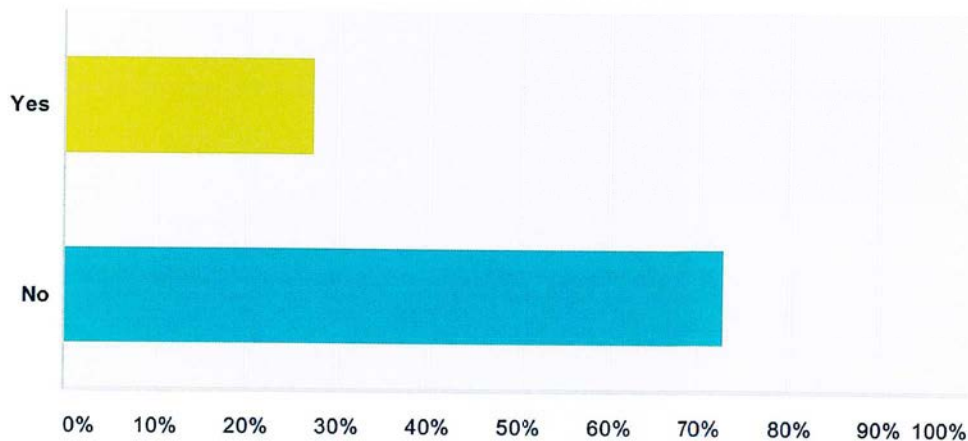
| Answer Choices                            | Responses |    |
|---|-----------|----|
| Insurer didn't tell me the estimated cost | 61.96%    | 57 |
| I didn't suffer loss to home building     | 5.43%     | 5  |
| The amount is \$ __thousand               | 33.70%    | 31 |
| <b>Total Respondents:</b>                 | <b>92</b> |    |

| The amount is \$ __thousand | Responses     |
|-----------------------------|---------------|
| Highest                     | \$1.1 million |
| Lowest                      | \$100,000     |
| Median                      | \$600,000     |

## Blue Mountains Bushfires - Residents Survey

### Q25 In relation to only your home building cover, have you been told by the insurer (or assessor) that you are underinsured?

Answered: 95 Skipped: 31



| Answer Choices |  | Responses |    |
|----------------|--|-----------|----|
| Yes            |  | 27.37%    | 26 |
| No             |  | 72.63%    | 69 |
| Total          |  |           | 95 |

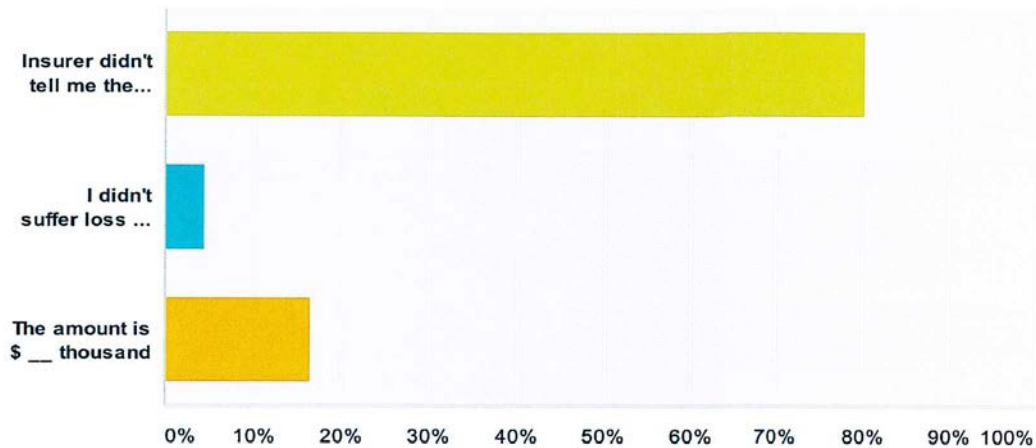
| Number of Respondents | If Yes, by how much?                   |
|-----------------------|--|
| 7                     | \$100-\$500k                           |
| 10                    | No specific amount provided by insurer |
| 9                     | Didn't know or no response             |



## Blue Mountains Bushfires - Residents Survey

### Q26 In relation to only your contents cover, how much did the insurer tell you would be the cost of replacing your content?

Answered: 91 Skipped: 35



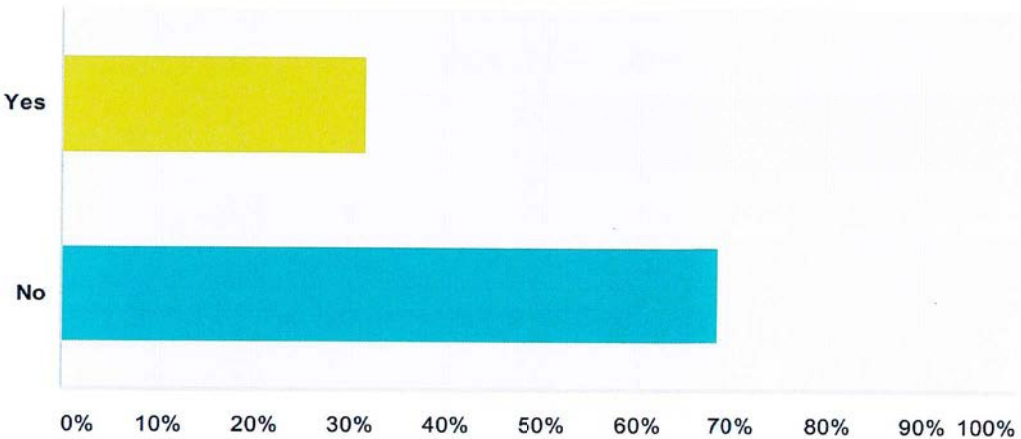
| Answer Choices                            |    | Responses |    |
|---|----|-----------|----|
| Insurer didn't tell me the estimated cost |    | 80.22%    | 73 |
| I didn't suffer loss to home contents     |    | 4.40%     | 4  |
| The amount is \$ __ thousand              |    | 16.48%    | 15 |
| Total Respondents:                        | 91 |           |    |

| The amount is \$ __ thousand | Responses     |
|------------------------------|---------------|
| Highest                      | \$1.1 million |
| Lowest                       | \$100,000     |
| Median                       | \$600,000     |

Blue Mountains Bushfires - Residents Survey

**Q27** In relation to only your contents cover, have you been told by the insurer or assessor that your contents were underinsured?

Answered: 95 Skipped: 31



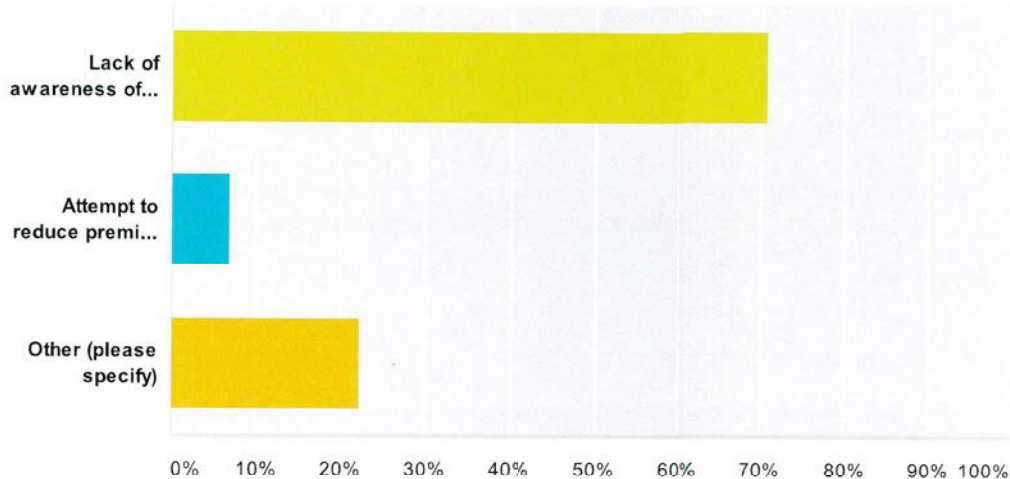
| Answer Choices |  | Responses |    |
|----------------|--|-----------|----|
| Yes            |  | 31.58%    | 30 |
| No             |  | 68.42%    | 65 |
| Total          |  |           | 95 |

| Number of Respondents | If Yes, by how much?                   |
|-----------------------|--|
| 7                     | \$40,000-\$200,000                     |
| 9                     | No specific amount provided by insurer |
| 14                    | Didn't know or no response             |

## Blue Mountains Bushfires - Residents Survey

### Q28 If you were underinsured for your home building, what do you now think is the cause of your underinsurance?

Answered: 58 Skipped: 68



| Answer Choices                                | Responses |
|---|-----------|
| Lack of awareness of cost of rebuild          | 70.69% 41 |
| Attempt to reduce premium to affordable level | 6.90% 4   |
| Other (please specify)                        | 22.41% 13 |
| <b>Total</b>                                  | <b>58</b> |

| # | Other (please specify)  | Date               |
|---|---|--------------------|
| 1 | You can't be under insured with an unlimited policy.  | 5/31/2014 9:27 PM  |
| 2 | Our insurer told us that we were boarder line   | 5/29/2014 11:17 AM |
| 3 | Clients never had a valuation done on property at all. House was built in 70s so had no idea as to market value.  | 5/26/2014 3:46 PM  |
| 4 | I am under insured by over \$200,000  | 5/15/2014 11:34 AM |
| 5 | I wasn't under insured because I didn't suffer a total loss but I would have been grossly underinsured if I suffered a total loss   | 5/13/2014 3:24 PM  |
| 6 | We insured for the amount suggested by the insurance company, we received a letter in 2013 saying that we should be insured for approximately \$700,000 we telephoned them to query that and the insurance company utilised their calcuator and suggested a sum insured of approximately \$450,000 we then added an extra \$10,000 onto the suggested sum insured and we have recently been advised by the insurance company that we are under insured. We are unsure how much we are under insured by because we are still awaiting firm quotes. | 5/12/2014 1:00 PM  |
| 7 | laziness  | 5/1/2014 10:41 AM  |
| 8 | We had two homes on our 18 acres, although I had \$600,000 worth of cover I was only paid out \$180,000 for home and \$70,000 for the fences  | 4/29/2014 12:05 PM |

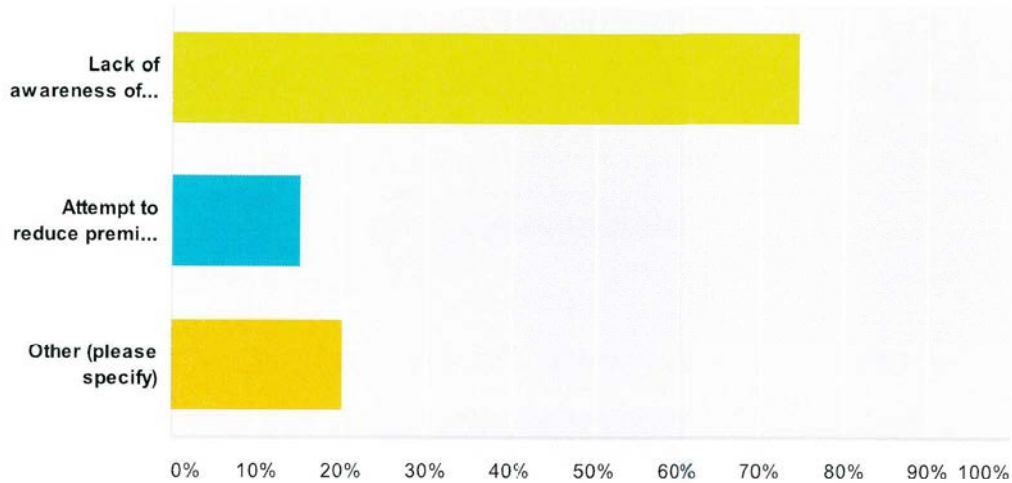
## Blue Mountains Bushfires - Residents Survey

|    |   |                   |
|----|---|-------------------|
| 9  | I know I am underinsured for the home even though insurer hasn't said it. I am basing this on things such as the amount that [REDACTED] quoted me before the bushfires i.e. \$670,000 as being the amount I should have insured my property for however my current insurer [REDACTED] said that this was over insuring my property so I didn't change my sum insured. [REDACTED] based their quote on the number of rooms - they did a telephone assessment. The insurer still hasn't told me the estimated cost of repairing - I didn't loss the home but I did suffer damage. | 4/24/2014 3:42 PM |
| 10 | My husband contacted the insurance company upon renewal and was advised by the insurance company [REDACTED] that we were overinsured. At that point we were insured for about \$650,000 then [REDACTED] advised that we were overinsured and the women on the line indicated it was foolish to be overinsured because the insurance company complete an assessment of the value of the property and will only pay out at that value regardless of how much it was covered for.  | 4/15/2014 3:19 PM |
| 11 | Lack of awareness of cost of rebuild. I was not aware of the cost to rebuild and I've now learnt since the fire that you can have an insurance assessor come out and value/assess property - I didn't know that before. I didn't realise the implications of the BAL. I just pay whatever is on the renewal notice. Also when you ring up the [REDACTED] they don't go over anything with you.  | 4/8/2014 3:47 PM  |
| 12 | She only paid what she could afford   | 4/7/2014 4:21 PM  |
| 13 | [REDACTED] consultant recommended insuring for a lower amount in order to reduce premium - cheaper. So based on advice from insurer they dropped sum insured. Luckily house wasn't a total loss.  | 3/24/2014 3:37 PM |

## Blue Mountains Bushfires - Residents Survey

### Q29 If you were underinsured for your contents, what do you now think is the cause of your underinsurance?

Answered: 59 Skipped: 67



| Answer Choices                                | Responses |
|---|-----------|
| Lack of awareness of cost of replacement      | 74.58% 44 |
| Attempt to reduce premium to affordable level | 15.25% 9  |
| Other (please specify)                        | 20.34% 12 |
| Total Respondents: 59                         |           |

| #  | Other (please specify)   | Date               |
|----|--|--------------------|
| 1  | I totally forgot to incl. all my tools and workshop stuff as well as my Man cave fit-out   | 5/31/2014 9:27 PM  |
| 2  | Contents would cover blinds and curtains but building would need to cover screens and windows. Our insurer stated that alot of people don't take into consideration various fixtures within the home. Lights were covered under building and not contents. It was all there in the product disclosure statement but who reads those. | 5/29/2014 11:17 AM |
| 3  | Client states "The insurer did not tell me the estimated cost of the loss I estimated it and provided a listing."  | 5/26/2014 3:12 PM  |
| 4  | we had antiques  | 5/12/2014 3:23 PM  |
| 5  | Declined access to insurance due to being in the flame zone, the website said due to current conditions we are unable to provide insurance at this point   | 5/6/2014 9:56 AM   |
| 6  | We had purchased more items along the way that were not included in our sum insured  | 5/1/2014 10:12 AM  |
| 7  | I was paid about \$40,000  | 4/29/2014 12:05 PM |
| 8  | hadn't got around to reassessing things  | 4/28/2014 3:11 PM  |
| 9  | Before his death my husband reduced the contents for financial reasons. We are pensioners and on superannuation.   | 4/24/2014 3:42 PM  |
| 10 | I think underinsurance was a result of the accumulation of property and not realising it's value. Its so easy to underinsure contents and also because my husband has a lot of tools as a tradesman you forget the value of such items.  | 4/23/2014 3:41 PM  |



## Blue Mountains Bushfires - Residents Survey

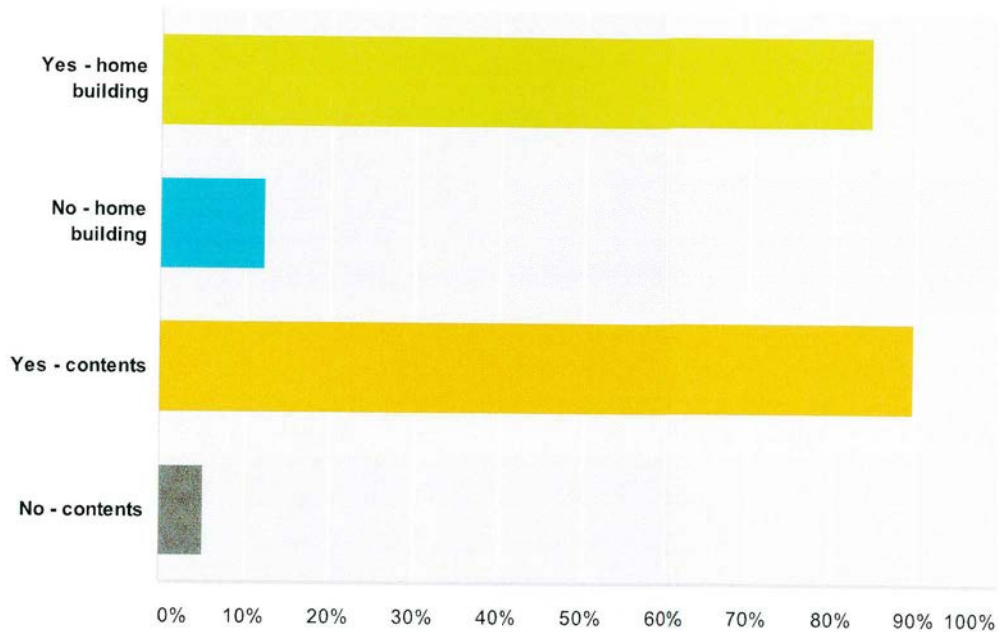
|    |   |                   |
|----|---|-------------------|
| 11 | She only paid what she could afford.  | 4/7/2014 4:21 PM  |
| 12 | Client had incorrect estimates as to cost of replacing items in the event of total loss hence underinsurance. | 3/25/2014 2:50 PM |



## Blue Mountains Bushfires - Residents Survey

### Q30 Has the insurer offered a cash settlement?

Answered: 97 Skipped: 29

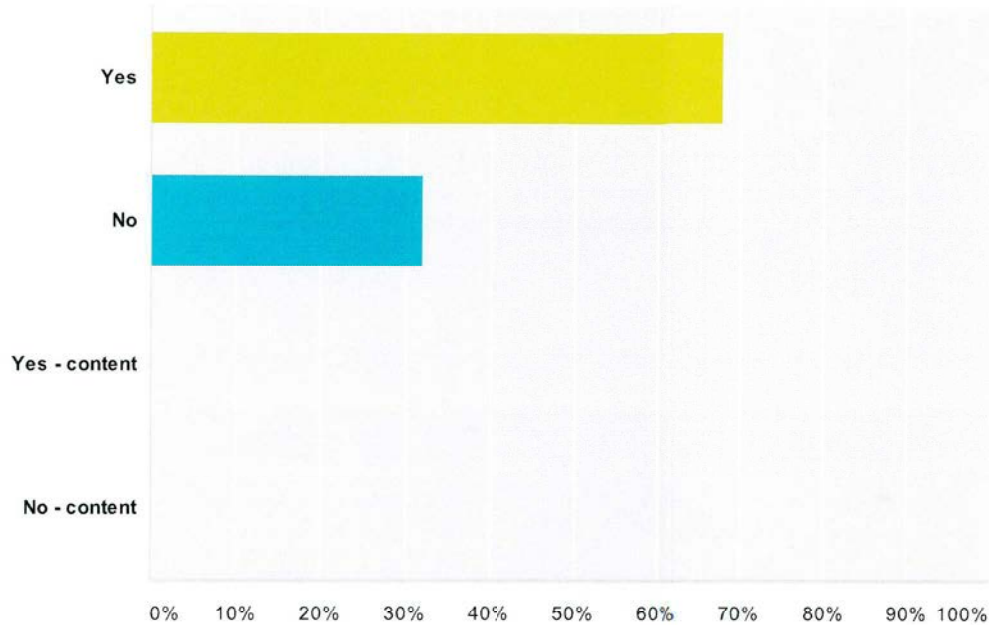


| Answer Choices        | Responses |    |
|-----------------------|-----------|----|
| Yes - home building   | 84.54%    | 82 |
| No - home building    | 12.37%    | 12 |
| Yes - contents        | 89.69%    | 87 |
| No - contents         | 5.15%     | 5  |
| Total Respondents: 97 |           |    |

## Blue Mountains Bushfires - Residents Survey

### Q31 If you were offered a cash settlement for your building cover, were you satisfied with the amount?

Answered: 84 Skipped: 42



| Answer Choices | Responses |           |
|----------------|-----------|-----------|
| Yes            | 67.86%    | 57        |
| No             | 32.14%    | 27        |
| Yes - content  | 0.00%     | 0         |
| No - content   | 0.00%     | 0         |
| <b>Total</b>   |           | <b>84</b> |

| # | If no, why not?   | Date              |
|---|---|-------------------|
| 1 | Because they had their own quotes from their own builders- 2 quotes the company only provided the client details of the lowest quote. The client found out about the second one by calling the after hours call centre again.       | 5/28/2014 4:57 PM |
| 2 | They tried to offer me \$550,000 and we were in a dispute then eventually we took it up to \$800,000  | 5/26/2014 4:29 PM |
| 3 | She felt that she didn't have a choice because she was underinsured so she felt she had to accept the settlement.   | 5/26/2014 3:51 PM |
| 4 | Client wasn't happy because amount was less than cost to rebuild. Difference in premium was less than \$300 a year. Also the [REDACTED] website doesn't allow them to go online and put through a higher sum insured - problematic. | 5/26/2014 3:46 PM |
| 5 | We were under insured my husband does all of this and he has died so I don't know why we were so under insured  | 5/13/2014 3:50 PM |
| 6 | We didn't know fire restrictions and the additional cost to rebuild and can't now   | 5/8/2014 4:48 PM  |

## Blue Mountains Bushfires - Residents Survey

|    |   |                    |
|----|---|--------------------|
| 7  | We were insured for \$615,000 but were only paid out \$585,000  | 5/8/2014 11:30 AM  |
| 8  | I would have insured for more if I was given the correct information for cost of rebuilding   | 5/6/2014 10:07 AM  |
| 9  | We were paid out for the sum insured but we are not happy with that because I utilised the online calculator and insured for that amount  | 5/5/2014 2:05 PM   |
| 10 | At first it seemed alot but now that I am costing the rebuild I wish it was more  | 4/30/2014 3:25 PM  |
| 11 | At the time I was grateful for anything but looking back now I could not replace that three bedroom home  | 4/29/2014 12:05 PM |
| 12 | I am not satisfied with the amount because of the problems I had with the insurer i.e. wrong measurements, different quotes, scope of works etc.. I really don't know yet if the amount offered is actually enough to cover the true cost of everything that we've lost. I won't know until rebuilding has been completed.  | 4/23/2014 3:41 PM  |
| 13 | Because we can't rebuild our home on that amount  | 4/17/2014 3:07 PM  |
| 14 | It was about \$200,000 short  | 4/17/2014 1:03 PM  |
| 15 | Dispute over the 25% extra if I was under insured   | 4/17/2014 10:22 AM |
| 16 | The builder that came out initially was missing half the work and the builder and insurance company came out and assessed it all, I feel it wasn't sufficient in a few areas but was sick of going backwards and forwards. [REDACTED] was our assessor and he was excellent.  | 4/16/2014 3:22 PM  |
| 17 | At the time I was happy with the amount but after having the builders out I became aware the new building regulations added significant cost  | 4/16/2014 10:38 AM |
| 18 | Because we would have been insured for much more had we not been provided with advice otherwise   | 4/15/2014 3:19 PM  |
| 19 | Bit difficult still in state of flux trying to get access to the property for workmen etc. It may be more expensive then what was originally thought. It could cost a bit more then what they allowed.  | 4/10/2014 5:58 PM  |
| 20 | No because originally when the assessor came out (there was asbestos) and her estimate was that it would be \$50,000 to do the cleanup which had to come out of the cash settlement. The govt then announced they would help with the cleanup which was good. I thought the disaster levy was going to kick in. Also I was unaware of the real cost of replacement. | 4/8/2014 3:47 PM   |
| 21 | yes because while they said they were underinsured could make it up with contents   | 4/4/2014 12:59 PM  |
| 22 | We were underinsured and the insurer should've let us know that we were underinsured.   | 4/1/2014 4:15 PM   |
| 23 | Clients felt they didn't have the knowledge to meet the regulations and BAL so they were significantly underinsured especially when regulations changed - they clients didn't know they weren't informed about the new regulations.   | 3/25/2014 4:31 PM  |
| 24 | Client said had he been aware of additional costs of rebuilding he would've added another \$150,000 to sum insured  | 3/25/2014 2:50 PM  |
| 25 | inadequate to cover cost of rebuild   | 3/21/2014 11:39 AM |

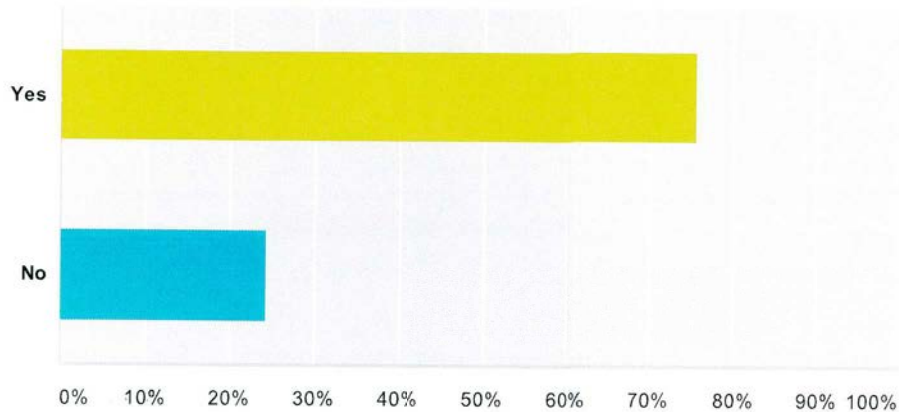
**Note: The majority of respondents said they were satisfied because they were paid the sum insured amount, majority of respondents said this even when they were underinsured and during the conversation had indicated they weren't happy about insurance outcomes.**



## Blue Mountains Bushfires - Residents Survey

### Q32 If you were offered a cash settlement for your contents cover, were you satisfied with the amount?

Answered: 90 Skipped: 36



| Answer Choices | Responses |           |
|----------------|-----------|-----------|
| Yes            | 75.56%    | 68        |
| No             | 24.44%    | 22        |
| <b>Total</b>   |           | <b>90</b> |

| #  | If no, why not?  | Date               |
|----|--|--------------------|
| 1  | It was no fault of [REDACTED] (Ref. to parag. 29.  | 5/31/2014 9:27 PM  |
| 2  | Sum insured was reduced without the client's knowledge.  | 5/26/2014 4:40 PM  |
| 3  | Because contents were undervalued.   | 5/26/2014 3:46 PM  |
| 4  | I was insured for the big items  | 5/15/2014 1:13 PM  |
| 5  | We should have got an extra \$10,000   | 5/14/2014 3:28 PM  |
| 6  | I was under insured for contents   | 5/7/2014 5:42 PM   |
| 7  | It wasn't enough because I was underinsured for my contents, they paid me the maximum you were insured for   | 4/30/2014 3:25 PM  |
| 8  | I gave an estimate and thought of other things later   | 4/30/2014 2:10 PM  |
| 9  | Very unhelpful I could understand them not paying for the boat but the farming equipment was part of the property but they said we needed separate insurance   | 4/29/2014 12:05 PM |
| 10 | I was satisfied with the amount and [REDACTED] was very helpful. He assisted me with replacement value and how to obtain these figures. I realised I had forgotten to put in everything and the insurer was great - paid out.          | 4/24/2014 4:24 PM  |
| 11 | I think I am underinsured but I need to make a list of everything in my house - I have expensive appliances and I don't think this has been covered in the sum insured. There are a lot of things that the insurer hasn't paid me for. | 4/24/2014 3:42 PM  |
| 12 | We were underinsured by \$130,000 so we were only paid out the maximum sum insured \$120,000. Not enough to cover the accumulation of property that we had as a family of 6.   | 4/23/2014 3:41 PM  |
| 13 | We should have increase our cover  | 4/17/2014 3:07 PM  |
| 14 | I was unaware of the real cost of replacement.   | 4/8/2014 3:47 PM   |

### Blue Mountains Bushfires - Residents Survey

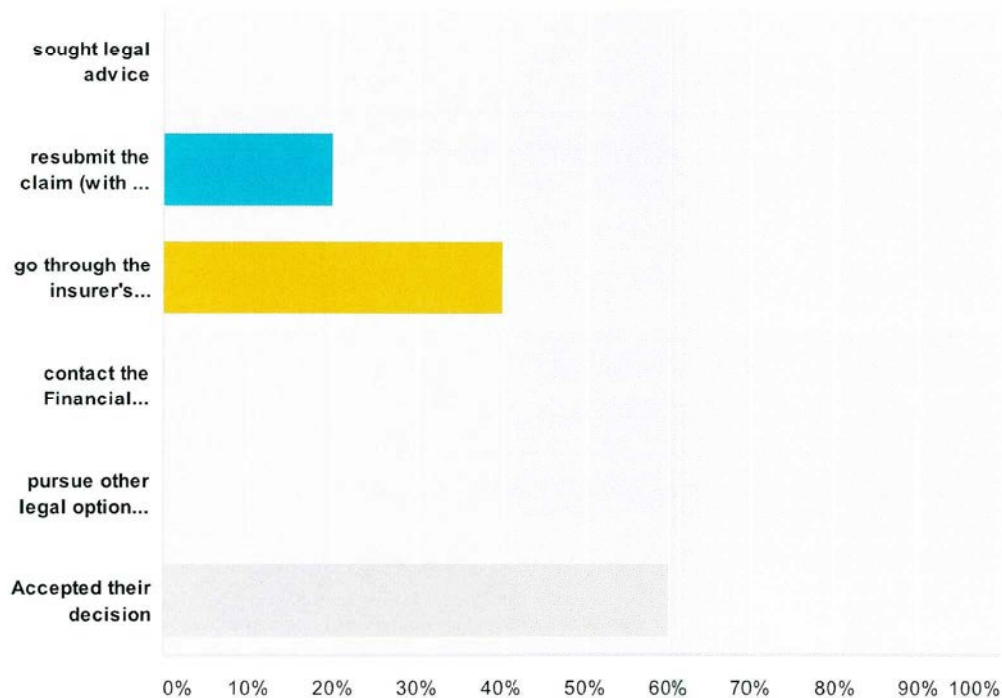
|    |   |                    |
|----|---|--------------------|
| 15 | She didn't insure for enough and lost enough - can't afford to replace  | 4/7/2014 4:21 PM   |
| 16 | We were underinsured and the insurer should've let us know that we were underinsured.   | 4/1/2014 4:15 PM   |
| 17 | You cannot place a value on certain items - difficult process to follow in terms of being told to go to stores and have a look at the items | 3/25/2014 4:31 PM  |
| 18 | Client had incorrect estimates as to cost of replacing items in the event of total loss hence underinsurance.                               | 3/25/2014 2:50 PM  |
| 19 | Not enough to cover value of items  | 3/24/2014 12:45 PM |

**Note: The majority of respondents said they were satisfied because they were paid the sum insured amount, majority of respondents said this even when they were underinsured and during the conversation had indicated they weren't happy about insurance outcomes.**

## Blue Mountains Bushfires - Residents Survey

**Q33 If your claim was only paid in part (i.e. they didn't pay you for everything you had claimed), what did you do after your received the decision (can tick more than 1)?**

Answered: 5 Skipped: 121



| Answer Choices                                      | Responses |   |
|---|-----------|---|
| sought legal advice                                 | 0.00%     | 0 |
| resubmit the claim (with new information)           | 20.00%    | 1 |
| go through the insurer's dispute resolution process | 40.00%    | 2 |
| contact the Financial Ombudsman Service             | 0.00%     | 0 |
| pursue other legal options (specify)                | 0.00%     | 0 |
| Accepted their decision                             | 60.00%    | 3 |
| Total Respondents: 5                                |           |   |



## Q34 Any other comments about your insurance situation or insurance experience following the bushfire?

|   |
|---|
| Client is no happy about the lack of information given to residents about the bushfire regulations/Council regulations. She only knows now about the regulations. She didn't know she could get 12 months rental assistance.  |
| Insurance Council of Australia ran a meeting in the Blue Mountains area. Residents attended and all the residents were underinsured. Council responded by saying "it happens all the time." Client feels this is not good enough- changes need to happen. Thank you to Legal Aid NSW for taking this feedback and she hopes we can make changes. Client has been insured for over 40 years and has never had a valuation or had a an insurer come out or give advice about insured values.  |
| The insurance companies are not being upfront with how they are playing this, we had a friend in the insurance industry who has been advising us. All the things we asked for we were entitled to but wouldn't have known that. The insurer told me to go out and find a rental for \$450-\$500 per week my friend in insurance told me that I am entitled to what my house would have rented for then they gave that to us.  |
| I thought the insurer was purposely leaving things off the building quote I got sick of it and I just settled to get it over with   |
| The branch staff were great but on the telephone they don't know what we are talking about when we ask them the flame zone.   |
| I had to utilise legal aid services because they wouldn't send me the certificate of insurance or product disclosure statement, I wonder who should have told us about these BAL ratings?   |
| The staff need more experience dealing with victims of fires, floods or other natural disasters   |
| I used a contents calculator and was paid the contents sum insured but feel I was underinsured for my contents  |
| We were given a credit card to go and spend the money and they were great. We have gone back to them several times and they have replaced all our contents.   |
| I was not insured and that was foolish I couldn't afford it as an old age pensioner   |
| Before the bushfires, I got a quote from the insurer and they said the house should be insured for \$670,000, I asked another insurer and they said that amount was too high- they said I was overinsuring so I kept the lower sum insured and that is when the bushfire hit, I had the original sum insured in place which was the lower amount. I found the assessor very pushy and I wasn't happy with her quotes. I got a separate quote from a builder and the insurer eventually paid me what the builder quoted but I had to resubmit my claim and argue with them about it.                                       |
| I am very happy with my insurer. They were great and so was the assessor. Initially the assessor gave a quote which I wasn't happy with but after I provided my own separate quote- the assessor agreed to it. I wanted to keep the scope of works in the local community to keep the local people employed. The reason is if I have a problem down the track I can contact a local person. Overall I am very happy with the insurance experience- I was part of the process and I was able to make decisions.  |
| It was a complete rebuild, probs with insurer and our claim was only settled 3 weeks ago. All measurements were wrong even though the insurer had the plans for our house. Also there were 4 or 5 scope of works done. The insurer's initial offer was approximately \$500,000 and then they changed it and we eventually settled for \$723,000. The assessors didn't seem to have the knowledge of the insurance or the area. It felt like they were trying to hide stuff from us and act ignorant. I got quotes for windows etc and there was a hige difference between the prices I got and what the insurer had said. |
| I wasn't aware when the bank value the house as we obtained the loan that it would not cover the cost to rebuild  |
| You have to be a lawyer to understand the PDS difficult to know how much your actually going to get   |
| Although I was not told I was under insured, after making enquiries to rebuild I realised I was under insured   |

Someone should have told us about the cost of rebuilding. If we had been told by council or the insurance company that the new building code increased the cost we would have increased our cover.

I had a lot of Chinese antiques and artworks that were lost in the fire and were not named on the insurance policy due to affordability

I held off on getting building payout because I felt I was being rushed. There was an extra level of cover in the policy that I could have had but the clause in the insurance policy was unclear. The insurer has an office in the Blue Mountains area which is why most residents are insured with them. The claims process was quick and smooth but I felt pressured to settle quickly. Generally the claims process went well. There was a portable insurer stand set up. The assessor was quick to respond.

Not happy about the new zoning and extra costs of rebuilding- not covered for it even if they were insured for the right amount.

Clients felt experience with insurer was fair and reasonable overall however they wish that the residents were informed about the legislative/council changes to regulations re BAL etc. because they lost a lot of money in terms of having to now meet cost of rebuild and meet new regulations.

All insurance companies should make clients/customers aware that they are in a bushfire area/high risk area so they can be insured appropriately.

I'm in the building industry, but even with the knowledge I have, I'm under insured. I think the policy was a flawed product. The insurer would or ought to have known that I lived in the flame zone. I think they should take some responsibility in setting sum insured due to building regulations. Informed choice were denied to me.