Submission No 1

EMERGENCY SERVICES FUNDING REFORM

Name: Mrs Jenny Robb

Date Received: 18 May 2026

Our property was fire-affected in the Black Summer fires with the loss of several large sheds and our garage, including contents.

We had to claim our losses and the insurance companies honoured the amount we had the property insured for.

Since the fires, our insurance premiums have increased dramatically and we are now struggling to pay for the premiums. In 2019, we were paying around $5,000 p.a. for the house, sheds and contents as well as Public Liability.

The premiums increased annually and this year our premiums is over $11,000 – so it has more than doubled.

We know of people who chose not to pay for insurance and lost property. Whilst we felt sorry for their loss, we noted that they often were able to secure financial gain from emergency grants as well as Go Fund Me type campaigns where others covered their losses.

Key points:

- For the first time this year, we were unable to afford to pay 12 months up front, opting for a 6 month invoice. If we chose to pay monthly, the total was going to add another $1,000 p.a. to the total, making it over $12,000.

- I know of a number of people who are in the same position and are now opting to under-insure – and live in hope as they simply can't afford the full cover. These people – like us – have always paid for insurance when the cost wasn't prohibitive.

- Because of the scale of the Black Summer fires, and the timing of when our property was affected (4 January 2020), the resources were stretched beyond capacity and we were simply advised that our region (south of the Nullica Bridge near Eden) was "on its own". There were not enough trucks or fire fighters left. So our places were not protected in any way – it was pure luck if they survived. Surely metropolitan based populations can help us to fund insurances to make it a bit fairer?

- We felt well prepared but this fire was beyond anything ever seen before. We had cleared around the property, filled gutters, removed all flammable items from the verandah and in doing so saved our house. Had we not done this, we felt sure we would have lost it from ember attack. We did feel our insurer should recognise and reduce our premium because of this.

I feel that sharing the cost of emergency response and services should be evenly shared across all landowners, no matter where they are located and certainly not only added to those of us who choose to pay for insurance.

Thank you.
Jenny Robb
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