

SUBMISSION TO QUEENSLAND FLOODS COMMISSION OF ENQUIRY

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TOR ~ A The Preparation and Planning by Federal, State and Local Governments, Emergency Services and the Community

In the aftermath of the January 10th Toowoomba floods, Pensioners and other Centrelink dependants critically disadvantaged because of no access to emergency funds to put either put food on the table, or to put petrol in their vehicles and pay for other essential service.

Panic buying quickly set in, ATMs had no cash and purchasing became dependant of one having electronic funds; so when a Centrelink dependant handed over cash they were left with nothing!

When a natural disaster occurs, a 'disaster zone' should be declared by post code, after which any Centrelink dependant within that 'zone' should be immediately paid an 'advance' benefit - subject of course to the usual Centrelink stipulation that it is not an extra payment.

Setting a disaster zone by postcode might encourage and assist 'private' essential service providers to better assist their clients without the need of 'victims' having to apply for this and that, as was the case with Telstra who were offering credits to affected people, knowing quite well that many persons wouldn't be bothered to add to their stress, misfortune and confusion.

TOR ~B Private Insurers and their Responsibilities

Each and every time there is a natural disaster, private insurers resort to the interpretation of policy wordings, causing needless confusion, unnecessary delays, compounded trauma and uncalled for stress to already suffering and heartbroken individuals. The terms 'FLOOD', 'STORM', 'RIVERINE', etc should be scrapped and simply replaced with one unambiguous word - 'WATER'!

If statistics prove that fewer residents have private house and contents insurance after the recent natural disasters, then it might be time for another player to come into the market to shake things-up for, and to the benefit of the general populace, and ultimately to all tiers of government.

Just like Medicare was set-up nationally to help those most disadvantaged when it comes to health care, local governments could establish their own insurance divisions to offer 'No Frills' and 'Unambiguous' Cover for loss or damage caused by 'WATER', 'FIRE', or 'THEFT'

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It would be of benefit to all tiers of government and to the general populace if local governments gave their residents the option of paying an 'average' insurance premium directly to their local council; the funds collected could be partly used to fund infrastructure contingency management for future emergency situations, the balance of the funds retained in an interest bearing account underwritten by the State of Federal Governments.

The financial risk to local government; realistically – in a year - how many houses are destroyed by fire or flood in a local government area?

TOR ~ C The Measures to Manage the Supply of Essential Services

When Emergency Zones declared:

1. High-volume grocery buying – including bottled water - should not be permitted by retailers eager to cash-in where they can; putting profit ahead of commonsense.
2. Petrol purchases should be limited.
3. Any person, business, or corporation that seeks to inflate prices should be named, shamed, and charged.
4. Looters should be arrested and given mandatory jail sentences – especially if caught in the act.