

2009 Victorian Bushfires  
Royal Commission

## Response to Discussion Paper – cover sheet

Post your response (if over 5 megabytes in size) with this cover sheet to:

Response  
2009 Victorian Bushfires Royal Commission  
GPO Box 4358  
Melbourne VIC 3001

Or

Email your response with this cover sheet to: [enquiries@royalcommission.vic.gov.au](mailto:enquiries@royalcommission.vic.gov.au)

Title:	MRS	First Name:	HELEN	Surname:	CHRISTIE
Organisation represented by your response (if applicable): THE COUNTRY WOMEN'S ASSOCIATION OF VICTORIA INC.					
Email address:	[REDACTED]				
Postal address:	[REDACTED], TOORAK VIC 3142				
Telephone:	[REDACTED]				
Main topic(s) addressed by your response (please tick:)			<input type="checkbox"/> Insurance	<input checked="" type="checkbox"/> Fire Services Levy	

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Signature: [REDACTED]

Date: 22/12/2009.

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in this box:



This submission responds to The Royal Commission into Victoria's Bushfires – review of the *States Fire Service Levy on Property Insurance*.

**The Country Women's Association of Victoria** strongly disagrees with the present situation of financing the Victorian Fire Service through the imposition of the Fire Service Levy onto insurance policies.

Presently the cost of financing the Victorian Fire Service falls inequitably on older persons, welfare beneficiaries, farmers and rural Victorians.

The present system does not acknowledge the burden which falls on the aged in rural Victoria – and rural Victoria has a higher proportion of aged persons.

**The present system does not take into account the lower rural incomes** which affects the ability of the population to pay the present iniquitous levy.

Small business and low income earners are unfairly bearing the burden of the iniquitous levy being paid on home and property insurance policies.

**Farmers have suffered a long term drought and face the possibility of climate change on their enterprises.**

All Victorians benefit from the labours of Victorians' farmers and this impost is unfair in its present format.

**The present system does not take into account the ability to pay** – the poorest persons in our community are bearing the brunt of the present levy attached to insurance policies.

We therefore propose that a levy be imposed on income tax. This would be similar to the Medicare Levy. This would mean that the poor are no longer subsidising the richer wealthier members of the community.

A percentage levy on income tax would only be paid by the wealthier members of the community and would not punish pensioners, farmers, and those least able to pay.

We therefore submit that the present legislation be reformed and no longer will the poorest members of the community and rural dwellers finance the Fire Levy through the imposition on their insurance policies.

This therefore is the proposal which The Country Women's Association of Victoria is placing before this inquiry – the fairest means of funding the Fire Services is by a small percentage levy imposed on income tax, just as Medicare is funded through a small percentage levy on top of income taxation for those members of the public who have an income over a specific income threshold.