



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



Title: MR.	First Name: FREDERICK.	Surname: MORGAN-PAYLER.
Organisation represented by your response (if applicable): ASSOCIATION OF INDEPENDENT RETIREES, INC. HAMILTON BRANCH.		
Email address:	[REDACTED] .COM .AU.	
Postal address:	[REDACTED] PORT FAIRY VIC 3284	
Telephone:	(03) [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: 15/12/09

Or if sending by email, please tick

RESPONSE TO FIRE LEVY WHITE PAPER ANSWERING TEMPLATE QUESTIONS

Q.1.—In this day and age ALL properties benefit from fire protection ,not just those insured as in days of old, so insurance companies are no longer the big benefactors.

The present system is only good for an apathetic Government to collect funds in an easy manner.

Q.2.—To levy non insurers would create a 2nd tear of charges with more collection costs and confusion.

Q.3.—Fire does not stop at state borders .With a property based levy all property owners pay their fair share. Bordertown and Kaniva are 45 KM apart and have the same weather conditions and geography yet one pays on a property type charge the other insurance levy!! The only complaints come from the Victorian system.

Q.4—In Australia we have always endeavoured to keep community services equal in City & Country. C.F.A. is basically a volunteer service yet country insurers pay more that the City insurers. Please note fires are caused by many factors other than bush fires!!!

Q.5---Compulsory property insurance would have many advantages for the community, for those not insured we have community appeals ,Red Cross and other organisations have to find aid for them the general public donate(at the expense of other appeals ,i.e. no Red Cross calling last year). This would also create a bigger base for levy .But a levy in the same form as we have it now does not make insurance attractive as we pay stamp duty and GST on the levy make in it very dear ,this would need to change.

Q.6---I am not in a position to comment.

Q.7---This whole paper talks of bush Fire prone areas , the Saturday 7th disaster clouded the issue ,houses and property are destroyer by fire other than Bush Fire with a change in fire levy we need to realise that all property is prone to fire ,for this reason we need an all encompassing policy.

Q.-8—Common sense tells us that if it is cheaper it will sell better

Q.9—These measures could be good as none of us realise the full value of replacements.

Q.10—Very impractical to much paper work and variation

Q.11—Most states have demonstrated there are better and fairer ways of collecting funding for fire and also other emergency services