



## Royal Commission into National Natural Disaster Arrangements

# Submission Form

Please complete this form if you would like to provide input or comments about coordination, preparedness for, response to and recovery from the 2019-20 'Black Summer' bushfires.

## Personal and Background Information

1. **Full Name** **Peter Motbey**
2. **Email** **N/A**
3. **Mobile/Telephone** **[REDACTED]**
4. **What is your preferred method of contact if we want to follow up with you?**

Mobile phone

5. **The Commission would like to understand the views of community groups based on their respective experiences and background.**

- a. Please select Option 1 if you are providing input and comments primarily based on your personal situation.
- b. Please select Option 2 if you are providing input and comments primarily based on your professional knowledge, qualifications or experience, or on behalf of a group or organisation

**Option 1:** Based on your personal situation, please complete the following.

- a. What was your personal situation in relation to the 2019-20 Bushfires? Please choose all that apply.
  - I was not living in an area affected by bushfire
  - I lived in an area affected by bushfires but was not evacuated, and didn't suffer personal or financial loss
  - I lived in an area affected by bushfires and was evacuated, but didn't suffer personal or financial loss
  - I lived in an area affected by bushfires and was evacuated, and I suffered personal or financial loss
  - I was part of the emergency response as a fire fighter on the ground
  - I was part of the emergency response as an aerial fire fighter

- I was part of the emergency response as health professional
- I was part of the emergency response as an Australian Defence Force member
- I was part of the emergency response as a Commonwealth or State government employee
- I assisted the emergency response as a community support volunteer
- I assisted the emergency recovery (i.e. after the fire event) as a community support volunteer
- Other

b. Where do you live? Please provide your Local Government Area, town name and post code.

Local Government Area	Eurobodalla
Town name	██████████
Post code	2545

**Option 2:** Based on your knowledge, qualifications or experience, or your role representing a group or organisation, what is your area of expertise? Please choose all that apply.

- Emergency/disaster response and/or management
  - Environment/land management
  - Land use, planning, building standards
  - Impacts of changes in climatic conditions
  - Wildlife conservation
  - Traditional land and fire management practices of Indigenous Australians
  - Community welfare
  - Other
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## Input / Comments

### 6. In your experience, what areas of the bushfire emergency response worked well?

This submission was recorded over the phone by [REDACTED] on 1 April 2020.

Community pulling together, particularly:

-Bega Cheese Company - provided generators even to farmers that weren't Bega suppliers. didn't discriminate to providers or not

-Westpac Bank - I had a loan on one hay bailer. Westpac called me to ask if I needed anything. I said I needed cashflow to keep the diesel generators running (\$250 a day of diesel). In 48 hours Westpac advanced \$15,000, no paperwork. They aren't even my primary bank.

### 7. In your experience, what areas of the bushfire emergency response didn't work well?

Insurance. My insurer is CGU, I've been with them for 15 years. I had to get the lawyers in to get any money from them at all. I suffered approx \$1.2 million of damage, I was insured for approx \$350k of it, the insurer has so far only paid \$71k and they deducted \$11k in fees from that payment. They have not yet responded to my requests to explain the fees.

### 8. In your experience, what needs to change to improve arrangements for preparation, mitigation, response and recovery coordination for national natural disaster arrangements in Australia?

There should be a rule/law that after a major event insurers must pay out in 120 days or face a penalty.

Insurers need to accept that Climate change is part of the operating environment and if that means more claims then they need to put in place systems to deal with that volume. I have to deliver on my timeframes - e.g. I am delivering milk to Sydney tonight - why aren't they held to the same standard.

Every 3 months for the next decade we should take aerial photography of the bush to be able to examine regrowth patterns.

### 9. Is there anything else you would like to tell the Royal Commission?

I am a dairy farmer in [REDACTED]. We lost 11km of fencing in the fires (amongst other losses). because the insurer is not paying I need to use my own funds to fix/mitigate problems that can't wait.

**10. Do you intend to provide supporting material?** Yes No

If you are providing any supporting material, please include it with your Submission if possible. If you need to send it separately (e.g. if you make a Submission over the phone), please ensure supporting material can be clearly identified as relating to your Submission by including your name or other identifier so that it can be considered with your Submission.

**11. Do you agree to your submission being published? (Mandatory)** Yes, I agree to my submission being published in my name Yes I agree to my submission being published anonymously No I don't agree to my submission being published

Once you have completed this form, email it to [rcnda.submissions@royalcommission.gov.au](mailto:rcnda.submissions@royalcommission.gov.au) or print the form and post it to the Royal Commission at:

National Natural Disaster Royal Commission  
Locked Bag 2000  
Manuka ACT 2603

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