



Royal Commission into National Natural Disaster Arrangements

Submission Cover Sheet

This cover sheet has been prepared by the Commission's public contact team to accompany a submission.

Person completing cover sheet

1. **Staff member name** [REDACTED]
2. **Date completed** 7 July 2020
3. **This cover sheet has been completed based on:**
 - details contained in the submission
 - a phone call with the person making the submission
 - an email from the person making the submission
 - Other (provide details) -

Submission details

4. **Full name** [REDACTED]
5. **Email** [REDACTED]
6. **Telephone** [REDACTED]
7. **Preferred method of contact** Email
8. **Is the submission based on:**
 - primarily based on their personal situation.
 - primarily based on their professional knowledge, qualifications or experience, or on behalf of a group or organisation
9. **If the person is making the submission on behalf of a group or organisation, what is the name of the group or organisation:** *Woodlands Rainforest Retreat (Sensess Pty Ltd)*

If the submission based on personal experience:

10. **What was their personal situation in relation to the 2019-20 Bushfires? Choose all that apply.**
 - were not living in an area affected by bushfire
 - were in an area affected by bushfires but was not evacuated, and didn't suffer personal or financial loss

- lived in an area affected by bushfires and was evacuated, but didn't suffer personal or financial loss
- lived in an area affected by bushfires and was evacuated, and I suffered personal or financial loss
- part of the emergency response as a fire fighter on the ground
- part of the emergency response as an aerial fire fighter
- part of the emergency response as health professional
- part of the emergency response as an Australian Defence Force member
- part of the emergency response as a Commonwealth or State government employee
- assisted the emergency response as a community support volunteer
- assisted the emergency recovery (i.e. after the fire event) as a community support volunteer
- Other

11. Where does the person live:

Local Government Area

Choose an item.

Town name

Narbethong

Post code

3778

If the submission is based on professional experience

12. 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

All submissions

13. Does the person agree to their submission being published?

Yes, agree to the submission being published in their name – **Woodlands**

Rainforest Retreat (Sensess Pty Ltd)

Yes, agree to the submission being published anonymously

No, does not agree to the submission being published

I'm sure you are very well aware of the difficulty of bushfire affected areas having suffered physical loss and business loss. There are also many areas that were not directly affected by the bushfires that suffered business loss as the media warned tourists to stay away from rural bush areas during the fire season.

Many have now suffered an additional blow post bushfires due to the current COVID-19 restrictions before the communities could even try to recover.

The emphasis is now on community recovery as best as they can as the COVID-19 restrictions slowly lift and tourists are once again able to visit these areas. However, I'm not sure if many are aware that insurance companies, underwriters and brokers alike are denying insurance renewal to what might be considered bushfire zones. This could cover half the eastern seaboard, South Australia and Western Australia.

I am an owner of a resort in the Yarra Ranges and have recently been declined renewal by Aon which is a global insurance broker. I have been with them for many years falsely thinking that my loyalty and seniority will be in my favour. Not so as they claim that they have been through over 30 insurance companies which have all declined due to timber risks. Since our takeover of this business in 2016 our insurance started at \$5,000 then up to \$8,000 and up to \$18,000 and now refused renewal.

We all know that Australia is the home of the Gums and are the most flammable trees in the world. California's import of the trees is a testament to this. With this, what are all the businesses and private homes going to do moving forward? As business cannot even operate without insurance, we ourselves will surely be forced to close and lose all investment as property is unsellable if uninsurable.

With a guess of 20% of Australian small businesses in fire zones, what is going to happen to their livelihoods and more so, what state and federal revenue is going to be lost and the increase jobless count above the COVID-19 jobless effect?

I estimate now that our resort has 2.5 weeks before we might be forced to close. I know of others and many more to follow before the year is up.