

## NDIR Submission from John Bartlett

We have a small business and have all types of insurance- in fact, probably every insurance you could think of. What we didn't foresee however, was that a natural disaster, the recent Blue Mountains windstorm, would wipe us out financially and apparently not a single cent is covered.

Now we have to find more than \$10,000 to cut down dangerous trees that have been uprooted and are a danger to our buildings, our livelihood, our land, children and our customers. They are only covered if they actually fall on our buildings. We had 40 trees come down on our 20 acre property and the mess is an intolerable burden on us - two old people over 50. Council has offered to mulch the wind fall, if we can get the 4 semitrailer loads of it up the driveway 100 metres onto the main road. What a joke. All I know is that we wanted to push over these 70m high trees when we were building our sheds and Council wouldn't let us and now 4 yrs later we have to find 1/4 of our years salary to pay for something that should have been covered by insurance.

If I had a spare \$10,000 I would trade in our 25 yr old family car and buy a newer model not pay for tree removal. I am not happy and I want my flood levy back. I have my own disaster to pay for. I don't expect you to pay for it but I also don't expect to have to pay for your disaster. No doubt next summer we will have a bushfire as well and that, I'm sure, won't be covered either. Susan Bartlett Blue Mountains Pet Resort

By the way. We didn't choose to live here- Council decreed that to operate our business we had to buy a parcel of land in a certain zoning. This was the only available block with the right parameters in the whole of the Blue Mountains.