

## **NDIR Submission from Kathy Green**

In my view, home insurance, covering all natural disasters, should be compulsory for all home-owners (including landlords). This could be built into rates and paid by local councils into a central fund or spread among insurance companies. This would be similar to other levies collected by utilities and local councils for such things as parks maintenance, fire brigade, ambulance, etc. It should be a NATIONAL levy so that everyone is paying the same amount.

This would alleviate the problem of those who conscientiously take out home insurance and then are asked to contribute to the relief of others who have not taken out (or have inadequate) home insurance when there is a natural disaster.

Regards

Kathy Green