

CHOICE

MEDIA RELEASE

WEDNESDAY 26 FEBRUARY 2020

Time to end fire insurance confusion: CHOICE

Over 35,000 Australians ask the Federal Government to fix fire and disaster insurance definitions



CHOICE Head of Policy and Government Relations Julia Stewart and CHOICE CEO Alan Kirkland

Following a CHOICE analysis that found [serious problems with the definition of “fire” in major home and contents insurance policies](#), CHOICE CEO Alan Kirkland is in Canberra [on behalf of over 35,000 Australians](#) asking for fair insurance contracts.

In delivering a petition to Treasurer Josh Frydenberg’s office and meetings with other key Government figures, Kirkland will argue the case for standard definitions in insurance contracts, as previously recommended by a 2017 Senate Inquiry and the ACCC as recently as December 2019.

“People take out insurance for peace of mind - the confidence that they’ll be looked after if something goes wrong,” says Kirkland.

“That’s particularly important for people living in bushfire-affected communities. The last thing somebody who has been through a bushfire needs to worry about is whether their insurance claim will be knocked back due to a tricky term or condition. The solution here is simple: a standard approach across the industry that ensures that all damage resulting from a bushfire is covered. That’s what people think they are getting when they pay their premiums.”

“Just as the Government had to intervene to force the industry to adopt a standard definition of flood, our analysis shows that it’s time to do the same thing for fire cover.”

CHOICE is recommending the Government model reform based off of the successful introduction of a standard flood definition in 2012.

Australians can join the campaign at choice.com.au/fireinsurance

Media contact: Jonathan Brown, 0430 172 669, media@choice.com.au

Photos and further content on Dropbox: <https://shwca.se/InsDefinitions>