

From: [REDACTED]

Sent: Wednesday, 13 August 2014 11:47 AM

Subject: Home Insurance Scheme

I [REDACTED] would like to comment on what I think of the Home Insurance Scheme and its failure to protect the consumer.

I have had an ongoing battle for the last seven years to get a fair result with the commissioner ever since they negotiated a settlement with the builder at a Two day trial at QCAT and had the commissioner (QBCC) not do this, who knows what decision the member at the time would of handed down, so now I hold the QBCC reasonable for not protecting my interest and it is now in the Home Insurance Scheme.

The Home Insurance Scheme you are forced to pay but before you can get the terms and conditions of the Insurance you have to have a contract signed with a builder and only then do you find out how ineffective it is and how limited its coverage goes.

I ask what over insurance does this, you get the terms and conditions first and then you are able to decide if you want to accept these conditions.

The other condition that concerns me is, about the QBCC is this, The Builders and engineers (ect) that are on the QBCC panel, should be rotated at a regular basis Say about every Five years so as to avoid a conflict of interest. Some have been there for years and are feed jobs on a regular basis which we found out when I was a member of the action group and the same names were cropping up on a regular basis, so it only seems reasonable that they will return a report in favour to the QBCC so as to be able to stay on the panel and the consumer is again disadvantaged, not only that it would be fair on other Builders and Engineers to be able to get some of this work,

I myself was asked to release my engineer so he could then work for the commissioner, which I did and what a mistake that was on my part, How things changed.

Yours Sincerely

[REDACTED]