



Speech By  
**David Lee**


**MEMBER FOR HERVEY BAY**

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Record of Proceedings, 1 May 2025

## **PRIVATE MEMBERS' STATEMENTS**

### **Hervey Bay Electorate, Small Business Insurance**

 **Mr LEE** (Hervey Bay—LNP) (2.59 pm): I rise to speak on behalf of our hardworking and generous small business community, some of whom have been devastated by the recent floods in Hervey Bay. I am calling on insurance companies to do the right thing and not hastily disclaim liability to flood-affected businesses.

On Sunday, 9 March at about 5 am, Hervey Bay experienced the destructive effects of ex-Tropical Cyclone Alfred. The Business Recovery Hub has reported that, between 17 and 21 March 2025, businesses sought support and a further 77 businesses were engaged through direct outreach efforts. The main issues identified were insurance difficulties and mental and emotional anguish. Distraught business owners are being asked to complete hydrology reports, and they are reporting that insurance companies are either rejecting or substantially delaying their claims. Small business owners work incredibly hard. They are the lifeblood and backbone of our Hervey Bay community, and that is no mere cliché. It is not possible to share all of their flood-affected stories in this short time.

During the floods, Pialba Woolworths was extensively damaged and will be closed for 14 weeks, pending major refurbishment. Woolworths is an anchor, or freehold, tenant surrounded by several small businesses reliant on regular foot traffic to and from Woolworths. One such business is Scotty's Mad About Meats. Scotty's butcher shop has been extensively damaged and the estimated replacement fit-out cost is at least \$300,000. Scotty employs 10 staff, including three apprentices, three butchers and a driver. Scotty has had no income since 9 March and he is paying staff from his rapidly diminishing savings. Scotty has paid insurance premiums for nearly 20 years. Scotty gives generously to our community, including to the Dunga Derby Rally for a Cause, the Hervey Bay Surf Lifesaving Club, the AFL Bombers, the Wide Bay soccer club and Men's Walk & Talk Hervey Bay.

In all my engagements with flood-affected small business owners, they have expressed profound concerns about the diminishing prospect of success regarding their insurance claims. Some insurance companies have been great, whilst others appear to be hastily disclaiming any liability for flood damage. I urge locals and visitors to support our small business community. I am advocating for insurance companies to do all they reasonably can to provide a timely resolution to insurance claims without hastily disclaiming liability to flood-affected businesses.