

Insurance anger grows

By Melanie Whiting

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MORE Sunraysia residents have spoken out about their frustration with insurers labelling the region "high risk" after last November's superstorm.

Last week *Sunraysia Daily* reported on Red Cliffs resident Mark Cory, who claimed CommInsure was using the storm to justify a hike in his building and contents insurance.

Mildura resident Karen Brook said CommInsure also increased her premium by \$240 even though she has never claimed during her 14 years with the company.

She called CommInsure after finding out her monthly instalments had jumped from \$41.83 to \$60.43.

"I rang and got on to a gentleman at CommInsure and he tried to tell me it's because we've got higher statistics around here now and we are a cyclone area and all that," Ms Brook said.

She also said the staff member told her the entire Sunraysia area was now considered "high risk" by the insurer.

"I was dumbfounded when I heard that because I've been with them for 14 years and I've never once had a claim with them," she said.

"It's not fair that people in the centre of town who weren't as badly affected by the storm as the grape growers now have to pay for that."

Member for Mallee Andrew Broad encouraged residents whose premiums have soared to shop around for a better deal.

"When you're dealing with things like insurance companies nothing is ever fair, they are notorious for taking money off you when you don't need it and not paying it back when you do," he said.

"It's a competitive marketplace out there, if people feel that their insurance is unreasonable then they should certainly shop around and see what's out there."

Principal solicitor at Berrill and Watson Lawyers Tom Cobban said he has never heard of an insurer using the term "high risk" to describe a particular area.

Mr Cobban travelled from Melbourne to speak at a Mildura Rural City Council forum earlier this week aimed at assisting frustrated

HOW TO GET THE BEST DEAL

AUSTRALIA'S leading consumer advocacy group Choice says insurers should be more transparent when they're explaining premium price hikes.

"Consider looking for a better deal if you get hit with an increase to your policy that doesn't make sense for your circumstances," Choice spokesman Tom Godfrey said.

"However, it's important that homeowners who are at genuine risk from flooding or other events make sure they are properly covered."

When buying insurance, Choice recommends the following:

- 1) Get quotes from three insurers to find the best deal.**
- 2) Think about increasing your excess to save on premiums.**
- 3) Check the renewal price against your current insurer's online quote calculator as many insurers offer cheaper premiums to new customers.**
- 4) Don't under-insure - if you are in a flood prone area make sure you have appropriate coverage.**

residents with their insurance claims from November's storm.

He said insurance companies were unrestricted when it came to how much they charge for policies.

"Insurers are able to increase premiums and they are unrestricted in doing so," he said.

"The advice we are giving is for people to shop around, but make sure you're still getting the same cover as you've always had."

CommInsure spokeswoman Lisa Macnamara said the company had overhauled how it priced home insurance policies.

"This was because we have more up-to-date information on local risk factors across Australia and we can price policies more accurately to better reflect this risk. This price change affects customers in different areas differently," she said.



Ryan Tierney has received his estate agent's licence, just as his father and grandfather did.

INSET: A *Sunraysia Daily* story about Frank Tierney Snr.

Tierney continues family tradition

By Tyrone Dalton

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REAL estate agent Ryan Tierney is carrying on a legacy.

The Tierney Real Estate agent this week received his estate agent's licence, joining his father Frank Jnr and grandfather Frank Snr in attaining the top real estate qualification in Victoria.

"Many of Mildura's agents including directors have worked in the field for 20 years or more and don't have their full licence," Mr Tierney said.

"My first few months in real estate was full of doubt, I almost quit it is a bloody tough industry, I left a six-figure a year manager's job that, looking back now, I had to do bugger all."

"But now I wouldn't change it for the world, I have tremendous family support, I love the industry and you meet some

amazing people.

"I aim to do more study and look to become a licensed agent in South Australia and Queensland in the coming years."

The family's real estate roots began when Ryan's grandfather Frank Snr sold his first block of land in 1934 on Pine Avenue for 40 pounds.

He continued in real estate until 1981 and along the way established Collie and Tierney with George Collie. Together they established themselves as one of Victoria's largest rural real estate businesses.

Victorian estate agent licence means its holder can operate anywhere in Victoria and has a greater understanding of the law associated with the industry.

The qualification means Mr Tierney can now open his own agency anywhere in the state and deliver far greater expertise and knowledge.

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Jeff Busby

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Introduce your loved ones to Lerner and Loewe's *My Fair Lady* directed by Julie Andrews. Based on the beloved original, this production stars *Downton Abbey's* Charles Edwards and Anna O'Byrne, and is now playing at Melbourne's Regent Theatre.



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