

Fire Service Act Review

From: [REDACTED]
Sent: Thursday, 11 November 2021 2:55 PM
To: Fire Service Act Review
Subject: SUBMISSION RE FSL

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The subject of the FSL has been raised numerous times over the 35 years I have been working as an insurance intermediary for local Tasmanian businesses.

Many small businesses and smaller commercial property owners are price sensitive by necessity.

At the same time insurers require commercial goods and properties to be insured to a level of at least 80% of actual replacement cost to avoid evoking the "under-insurance clause".

This means that often a business owner is faced with a choice of committing to a cost they cannot afford, or under-insuring and risking a severely reduced payout in the event of a major claim.

It is not unusual to come across property owners that have left large commercial properties un-insured in order to make ends meet. Or because the high cost is not justifiable to them.

The huge FSL impost on the insurance cost places a large part in this.

The Tasmanian Government was very astute in removing SD from Public Liability policies years ago, it helps in a small way.

The FSL however is an unfair burden on those that insure their businesses for the benefit of themselves and their staff.

The Tas. Fire Service serves all property owners, logically the cost should be borne by all property owners.

Regards,

[REDACTED]



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