

THE ENTRANCE PENINSULA COMMUNITY PRECINCT

DRAFT Minutes of the Meeting held on Tuesday 16 October, 2012 at 7:00pm Meeting Room A, The Entrance Community Centre, Oaklands Ave, The Entrance.

Chairperson : Vivienne Scott declared the meeting open and welcomed everyone with a special welcome to Coast and Country Insurance Consultants' (C&CIC). Bob Wonnacott. WSC's Chloe Watts apologises for not making advertised presentation on Coast to Lake Walk.

1. **Attendance:** Doug Darlington, V Scott, T Scott, Ccl L Webster, C Harvey; N Harvey, B Payne, B Wilcox, I Lucas; B Nutt, J Crutcher, V McKendrick; R McKendrick, , H Nayna, E Matus, J Price and Bob Wonnacott. (17)
2. **Apologies:** A Rowland, L Nayna, C Watts, Ccl Lloyd Taylor.

Printed copies of the September, 2012 General and October Executive Meeting together with a Correspondence Reports were provided thanks to Mingara Sports and Recreation Club to all present.

7:05 Standing Orders – meeting adjourned for presentation by Bob Woonacott on "**Getting The Best Insurance For Your Property And Personal Needs** " Among the points Bob made were:

- ❖ There are two types of insurance brokers, Direct and Broker based Insurers.
- ❖ C&CIC provide qualified advice, but charge a fee,
- ❖ An insurer which deals direct with the consumer rather than through an intermediary or agent. e.g. AAMI is a direct insurer.
- ❖ Most Direct insurance companies can not give advice. They give information on their policies.
- ❖ All policies are not the same.
- ❖ Since the floods in Queensland, the huge amount of claims, and the national concern over flood and flood insurance all insurers have been very careful about insuring property in flood areas.
- ❖ The only way they can determine where those areas are is to go by the postcode of the risk, the council Geocodes, and the NSW State Government Sea Level Rise details
- ❖ Those members of the public that disagree that their property is potentially a flood risk can seek insurance without flood cover and thereby a cheaper premium
- ❖ Those who do not have that confidence unfortunately now have to pay the extra cost to make sure their property is protected.
- ❖ Different insurers have different policies, QBE does not offer flood cover, CGU will not have a policy without it.

The Fire Service Levy that is imposed on your home and contents insurance premiums was discussed. The one paying for the 'service' may never need or benefit from that service, however, someone who hasn't paid for home and contents insurance may need the fire services, and rightly, they'd receive that service without having paid for it.

Narelle Harvey thanked Bob for his presentation.

At 8:00 the General Meeting resumed.

3. **Minutes of General Meeting** held on **18 September, 2012**, were accepted. Moved I Lucas; Seconded T Scott.
4. **Business Arising from Meeting held on 21 August, 2012.** Items covered in Correspondence Report.
5. **Correspondence** – A Correspondence Report was provide to the meeting, copy attached. The Secretary noted: Moved N Harvey, Seconded J Price.
 - 5.1 Failure of WSC to reply to Reserve Corner Brogden Rd & Robert St Nth Entrance issue was referred to Lily Mojsin, WSC's Internal Ombudsman to investigate.
 - 5.2 Email to WSC's Martin Johnson on NSW Planning's Green paper stressed the difficulties that TECP had in dealing with the Hunter JRPP.
6. **Treasurer's Report:** Charles Harvey emailed the Secretary a Credit Balance of **\$99.69** with no outstanding invoices. Treasurer's report be accepted:. Moved: I Lucas, Seconded E Matus.
7. **General Business**
 - 7.1. Key Site DA expected a to be passed by end of 2013.:
 - 7.2 Jim Price moved that we should now submit a complaint to the Information Commissioner re WSC failure to address the issue that it continues to advertise the personal details of people making DA submission. Seconded D Darlington - passed.

Vivienne Scott thanked all for attending.

The meeting closed at 8:30pm

NOTICES

General Meeting: Tuesday 20th November, 2012 at The Entrance Community Centre at 7.00pm.