

**To:** [Inquiry, Flood Insurance \(REPS\)](#)  
**Cc:**  
**Subject:** Supplementary Information from Rochester Hearing.  
**Date:** Monday, 5 August 2024 5:29:07 PM  
**Attachments:** [image001.png](#)  
**Importance:** High

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Apologies for the delay in sending this information, however please find below additional items mentioned at the hearing at Rochester Shire Hall on Thursday 18<sup>th</sup> April 2024 from Amanda Logie and Bernadette Wright from Rochester Community House.

Rochester has an aging population with our average age considerably higher than the state average.

For example 65 – 69 yrs in Rochester makes up 8% of the population compared with Vic at 4.9% (Census stats 2024) This cohort, traditionally prefer face to face conversations with the likes of insurance companies. Given the fact that our NBN and internet were also impacted by the Oct 2022 flood event, it made sense for insurance companies to send people out to communities such as Rochester to sit down with their clients in recovery hubs such as the spaces we were able to provide on several occasions. This process was not something that happened without much advocating from organisations such as Rochester Community House who were constantly pushing for insurance companies and other services to bring their staff to our community.

This was only part of the process though.

There were several occasions where residents had been told one thing on the phone by the insurance company to then only be told something completely different by the same company but a different person in a face to face meeting at the hub, causing further confusion and undue stress on already distressed residents.

These same residents, who are making incredibly difficult decisions and a time where they are quite vulnerable are then feeling inadequate and there is a clear power imbalance between the insurance companies and these people should they then question any decision that they may have made while under such duress.

This is not a commonsense approach and perhaps the insurers need to review the process of decision making by their clients at these times and take this into consideration when processing claims.

The other point that we also wished to expand on again in relation to our older demographic was the fact that many of those who have been displaced not only from their homes, but their community may not make it back to their homes to spend their later life in the community that has been home to them for most if not all of their life. There has been a significant number of residents who have passed away since the October 2022 event, many of whom were forced prematurely from their homes into aged care in other surrounding towns or further away closer to family.

All the above points have had a negative impact on our community as a whole, almost two years on and we still have a significant number of residents displaced and not in their homes. Thank you for the opportunity to provide this additional information and apologies again for the delay in sending it.

Please do not hesitate to contact me/us should you require any further clarification/information.

Warm Regards

Amanda.

*Amanda Logie*

**Manager**

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**Opening Hours: Mon – Thur 9am – 4.00pm**

**CLOSED – Fridays.**

