

Committee Secretary
Senate Economics Committee
Department of the Senate
PO Box 6100 Parliament House
Canberra ACT 2600, Australia

Dear Senators

RE: Last Resort Mandatory Privatised Builders Warranty Insurance

Senator Christine Milne introduced a motion before the Senate requesting a Senate inquiry into Home Affordability and the product known as mandatory last resort privatised **B**uilders **W**arranty **I**nsurance.

I thank Senator Milne for this inquiry I would like you all to know first hand what pressures this so called insurance has placed upon my family and many other building families.

You must all stand up and be counted to make these insurance companies accountable for the despicable acts that they have inflicted on quality builders who have built reputations that surpass anything that could ever be said about insurance companies.

If it were not for a Mr Phil Dwyer and the members of the Builders Collective of Australia standing up for an 'aussie fair go' this sham insurance would continue to go unnoticed.

The cost to myself and my family in monetary terms is in excess of \$200,000.00. This is nothing to the level of stress and strain placed upon a young family.

It makes me sick to the core that I have had my business ruined by so called insurance companies providing nothing less than a piece of paper that is worthless.

To this day it astounds me that the Insurance companies providing this so called 'insurance' can restrict a builders trade, demand more information than the Australian Taxation Office and force damn fine builders out of the industry.

The HIA and MBA need to be held accountable for their involvement in this sham warranty that has seen their own members take their lives in some instances, and then have the ordacity to say how wonderful this product is.

If it was not for the massive commissions payed to both associations I guess they would have said that it was 'crap'.

Why kill the cash cow?

Members and former members to both these associations have been 'shat' on from a great height and deserve the right to be compensated for the loss of income, restriction of trade, invasion of privacy, cost to family and personal lives.

You must all know the severity of this issue?

I as a simple man know what it has done too many builders and their families.

Therefore, as Senators with ripping educations you too must be able to see past all the 'bulls###' that may and has been put before you!

Get up, ask the bast###s to be held accountable and bugger political correctness.

You all have a conscience which I can say is more than the MBA, HIA and the Insurance Companies have!

I will only be to happy to speak to you all and request that opportunity on a one to one basis if required and give you all a real first hand insight into how a reputable builder was 'shafted' by warranty insurance.

Yours in anticipation of at least the respect of a return email,

Shaun Tomlinson.

(One time reputable builder)