



## PRESS RELEASE – FOR IMMEDIATE RELEASE – October 29

### **ARC Justice calls for flood inquiry recommendations to be adopted**

ARC Justice – a rights-based, for-purpose organisation incorporating community legal centres in Bendigo and Shepparton and a specialist renter support program – has called for the implementation of all 86 recommendations from the *Flood Failure to Future Fairness* report by the Federal Government’s House of Representatives Standing Committee on Economics.

The report examines insurers’ responses to the 2022 floods, exposes systemic failures in claims handling and outlines critical reforms. The 474-page report reflects the submission and recommendations ARC made to the inquiry in writing last year and during oral evidence this year.

Fourteen of the 86 recommendations were shaped in part by ARC’s input, including that insurers must provide clear advice on rights and risks relating to cash settlements, introduce a cooling-off period and mandate referral to free legal services when a cash settlement is being considered.

ARC Justice CEO Damian Stock said the report underscores the need for insurers to improve transparency and accountability in their dealings with flood-affected communities.

“We’re pleased to see our contributions, which focused on the real-life experiences of people in our communities and proposed practical and commonsense changes to the system, so thoroughly reflected in the report, from providing a single contact point within insurers to manage claims, escalation when resolution is not timely to introducing an independent panel of experts to objectively assess damage,” he said.

The report uncovers key problems in claims management, including delays, low settlements and poor communication, which have left families in rural and regional areas struggling. ARC Justice helped bring these issues to the forefront during the inquiry and the recommendations now offer a path to fairer outcomes for policyholders.

“Many of these recommendations reflect the experiences of our clients. Our call for insurers to be physically present in disaster recovery hubs and improve communication with claimants has been addressed. These reforms are essential to ensuring that policyholders receive the support they deserve during these difficult times,” Stock said.

Stock said ARC will work with other consumer advocacy organisations, including the Consumer Action Law Centre and Financial Rights Legal Centre, and closely with the community, to ensure the different levels of governments and the insurance industry understand the urgency of adopting the recommendations.

“The next disaster is inevitable, and communities are more vulnerable now, facing underinsurance and the trauma of recent years. Urgent reform is essential to protect them.”

#### **About ARC Justice**

ARC Justice is a rights-based, for-purpose organisation incorporating the Loddon Campaspe Community Legal Centre and Housing Justice, a specialist renter support program based in Bendigo and the Goulburn Valley Community Legal Centre based in Shepparton. ARC provides legal and tenancy support services across 13 local government areas in central and northern Victoria, with a team of more than 60 staff working to advocate for and uphold the rights of rural and regional Victorians.

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