

Jarra Knell.

457 CRYSTAL MOUNTAIN ROAD

PALVEEN 4374 Q.

Deers Sir/Madam

Please find enclosed cheque for \$20 being for yearly subscription. Thank you for mailed copies of the newsletter I don't have email or the internet CRTS scheme queries.

- I was under the impression Bundagen owned the land and the individual owned the structure otherwise how can one sell their house if they don't own it
- Exclusive right to occupancy should come with a pink slip for structural soundness and compliance and green slip for up to date insurance assessed yearly
- My insurance experience. In the early nineties with a particularly threatening bush fire season I took out home insurance. About \$300 for the year. Included was fire flood theft. One weekend when I was not home I had a surfboard, two wetsuits and

a pushbike stolen. So I mad a claim
An assessor came to meel me at
the house and refuted my claim
I did not have deadlocks, properly
locked doors and a fence. I
asked him about if a fire came
and he laughed at me. I had
long grass, trees near the house
exposed eaves, no fire fighting
capability. He said I am
waisting my money on the
insurance. So check these things
when you take out insurance.

If Bundagen owns the structure
there is no incentwe to take out
insurance.

Yours faithfully
Jara.