

Consumer Policy Framework inquiry,  
Productivity Commission,  
GPO Box 1428,  
Canberra City, ACT 2601, Australia.

**Australian Governments should take full action as soon as possible as to Home warranty insurance and scrap the so called fraud for this so called insurance is in no way shape or form insurance for it only covers the insured if the builder dies disappears or becomes insolvent. It is ripping consumers off in every way & means nothing at all as to faulty workmanship or faulty products.**

- I believe that Governments should put forward a policy that covers both consumers & builders and those tradesmen that come under the word building trade.
- I believe that governments should put forward their own insurance policy to cover consumers & the building trade alike, an insurance policy that the consumer understands and trades people understand. An insurance policy paid in by the consumer that covers them for quality & workmanship. ( like the Queensland requirements)
- I believe that builders or trades people who don't perform to their professional requirements and are found guilty of misconduct should be fined, charged costs, warned & if another complaint that goes against them should be deregistered.
- I believe that if consumers that are found guilty of misconduct should be found liable for dispute costs & trades costs.
- I believe that governments should charge for all insurance fees to cover them for all aspects of costs coverage & that all and above monies that are made should be put forward to an apprenticeship scheme.
- I believe that all building inspectors that work for the government ( tribunal or as mediators) has held or has a builders licence & has had a vast experience in the building trade & knows what is right & what is wrong.

Regards

John Buckley.