



Ms Kate Carnell  
The Australian Small Business and Family Enterprise Ombudsman  
[inquiries@asbfeo.gov.au](mailto:inquiries@asbfeo.gov.au)

28 August 2020

Dear Ms Carnell

**RE: Insurance Inquiry**

The Margaret River Busselton Tourism Association (MRBTA) is an independent, not-for-profit organisation, representing more than 600 members and employing 140 staff across the Margaret River Region, which stretches from Cape Naturaliste and Busselton in the north to Augusta and Cape Leeuwin in the south.

The MRBTA operates four caves, two lighthouses, an adventure ropes course, and manages airport ground handling. As well as conserving and protecting the natural and heritage assets in its care, MRBTA's operations generate funds to promote the region to potential visitors, provide visitor servicing, and assist in the development of high-quality tourism product throughout the region.

I am writing in response to the call for submissions into The Australian Small Business and Family Enterprise Ombudsman's Insurance Inquiry.

A number of tourism businesses within the Margaret River Region have reported that they have been refused insurance or been unable to obtain adequate and/or affordable insurance. Most tourism businesses impacted are 'soft' adventure tour providers. Other tourism businesses reporting difficulties have cited their bushfire prone location or strata property set-up.

The future of these professional tourism businesses is seriously threatened as they are unable to access or afford insurance for their operations. Specifically, the businesses affected either cannot get terms for cover, or face unaffordable increases in premiums, with the result that operations are no longer viable.

Many of the operators are small family run businesses who have made significant investments in the necessary expensive equipment and/or facilities and who adhere to strict operating procedures to comply with national safety requirements. Without

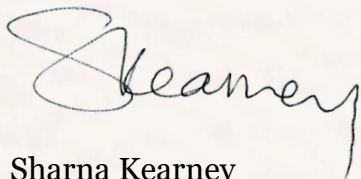
insurance it will not be possible for these businesses to continue commercial activities.

The loss of these business, and the unique experiences they provide to visitors, would be a loss for this region as a highly sought-after tourism destination. If the insurance market continues to become more cautious, it is likely that other tourism activities will be affected.

The availability and affordability of insurance is crucial to the very existence of tourism businesses at a time when a diversity of experiences is needed more than ever. If these experienced operators leave the industry it would take several years to attract new investment/operators.

Should you wish to discuss this matter further, my assistant, [REDACTED] can be contacted on [REDACTED] or [REDACTED] to make appropriate arrangements.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Sharna Kearney', with a stylized, cursive script.

Sharna Kearney  
Joint CEO  
Margaret River Busselton Tourism Association