

The Victorian State Government changed the method of collecting its Fire Services Levy from an insurance-based system to a property-based system.

Before 1 July 2013

Before 1 July 2013, insurance companies were required to pay the Victorian government a fire services contribution each financial year based on premiums it collected from its customers.

There were certain types of insurance policies to which the compulsory contribution applied. In these cases, the premium included an amount relating to the fire services contribution, which was usually shown on the policy renewal notice as a fire service levy.

From 1 July 2013

From 1 July 2013, local councils collected it from its ratepayers at the same time council rates were payable.

As insurance companies were no longer required to collect the fire services levy, the premiums that its customers were required to pay were affected.

The role of FOS

FOS can only consider disputes that fall within our Terms of Reference (TOR). Our TOR can be found on our website by going to the <u>Terms of Reference</u>ⁱ page.

We will not consider a dispute about the level of a fee, premium, or charge by an insurance company (including the calculation of the fire services levy and its effect on premiums unless the dispute involves non-disclosure, misrepresentation or incorrect application of the premium, taking into account reasonable increases, or a breach of any legal obligation or duty on the part of the insurance company.

What can I do?

Speak to your insurer if you believe they have incorrectly calculated your premium. You can also make enquiries at other insurance companies to compare your rate.

If you have any concerns about being charged the Fire Services Property Levy, contact:

- > your local councilⁱⁱ
- > the State Revenue Officeⁱⁱⁱ
- Consumer Affairs Victoria^{iv}

ⁱ www.fos.org.au/tor

- www.dtpli.vic.gov.au/local-government/find-your-local-council www.sro.vic.gov.au or 13 21 61 www.consumer.vic.gov.au or 1300 55 81 81