

## A good news story from a bad news event.

**Proof that broker service makes a difference**

### Bruce Maya, Labertouche

**\$450,000+ claim**

At the start of each bushfire season, Bruce Maya's wife Narelle packs a bag of photo albums and other precious belongings – just in case. Her fears were finally realised on Black Saturday when some of the worst bushfires in Victorian history destroyed the family's Labertouche home.

Maya is still astounded that the fire even reached the 20-acre property. "Labertouche is a small farming community with lots of flat land," says Maya, who bought the property nine years ago. "Unlike Kinglake and Marysville, it's not a location that's at high risk of fire. The fire should never have gotten here.

"The CFA had forewarned us four days prior to the fire of the deteriorating situation. They had dozers at the ready outside Bunyip State Park for days but couldn't do anything without the Department of Sustainability and Environment's authority as it was Crown Land.

"It started out as such a small fire on the Friday that could so easily have been contained but for the politics of the situation, which is very disappointing. Instead, the place was allowed to go up in smoke."

Maya's wife left the property and drove to a friend's place in nearby Drouin early on Saturday afternoon when a friend – an off-duty policeman – warned the couple that the fire was

encroaching. Meanwhile, Maya stayed on to protect the property with the help of his father-in-law, Jim Rutherford, and a couple of mates. (Fortunately, the couple's children were already out of harm's way – Lucy, 10, was with her grandmother and Jack, 12, was with friends.)

At about 4.30pm, the fire reached the house. Maya tried to fight it but soon realised it was a losing battle. He watched for a few minutes and then walked away. The couple returned to the property at around 8pm and spent five hours putting out spot fires.

The Mayas lost their house, stables (they breed thoroughbred racehorses), 70 per cent of the property's fences, a feed room and a shed, power and phone services. Fortunately, a cabinet-making workshop located on another part of the property escaped damage.

Three of the Maya's six horses, a bull and some cows were on the property when the fire hit and none were hurt. Tiger, the family cat, wasn't so lucky. He burnt his paws and had to spend a week at the vet's.

The Maya's broker – Alan Marsden from Fergusons Insurance Brokers in Frankston – received a call from the family on the night of the fire.

"Narelle's dad Jim called to say that the house was a total loss and the property was extensively damaged," says Marsden, who's a family friend. "I reported the claim to State Manager Chris O'Connor

on Sunday morning, and Claims Manager Darren Trott called back soon after and arranged for an assessor to be on site first thing Monday morning.

"By Tuesday, we'd all met on the property to go through the procedure for the claim.

"I couldn't pump up Zurich's tyres enough about the way they handled this claim. They were terrific. The Mayas and all the staff at Fergusons were really impressed."

The thing that surprised Marsden most about the fire was its freaky nature.

"On the Tuesday, everything was still smokey – black as far as the eye could see," says Marsden. "Yet just down the road, there were houses that were untouched.

"The Mayas are renting a nearby property that was vacant and for sale at the time of the fire. Zurich has paid the year's rent on the property in advance on their behalf as part of the insurance settlement."

While Zurich offered to help rebuild the house, Maya opted for a cash settlement. "I've gone with my own builder, with whom I've got a longstanding history," says Maya, who's a cabinet-maker by trade and has lots of industry contacts. "Zurich paid me an initial progress payment of \$5000 straight away and then another \$15,000. They said I could have the balance any time, and the claim was paid in full within a month.

"Zurich and Alan were unbelievable. The best part was that I didn't have to do anything after that first phone call.

"By the Wednesday after the fire, Zurich had arranged for the debris to be removed, whereas I have neighbours whose houses are still a pile of rubble.

"The thing that this experience has taught me is that you get what you pay for with insurance. Getting a cheaper premium can mean you're not necessarily getting the right cover."

Maya's wife, Narelle, couldn't agree more. "Losing our home was gut-wrenching," she says. "Alan and Zurich were more like mates – very understanding, kind and considerate.

"Alan's been arranging my insurance since I bought my first car at 18. That was more than 20 years ago and I couldn't be happier with the service." ●



Broker Alan Marsden with Bruce and Narelle Maya