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Under the Southern Cross

Being superb at nothing

There was a time when people in trades and professions of all kinds were multi-skilled. Put simply, we knew a lot about a lot of things. It was in our best interests to know a lot because employers liked people who could turn their hands to anything. And it was exciting.

But have you noticed that modern society has turned us into specialists? It doesn't pay to 'have a go' at anything any more because of possible litigation if you stuff something up. Our litigious society (and yes, I regret to say that Australia has followed America) has robbed us of our natural urge to 'have a go' and that's very sad.

So everyone is now a specialist. Everyone has become better and better at less and less. It won't be long before some people become superb at nothing.

The aftermath of the Australian floods and cyclones reveals that being superb at nothing may already have happened in some industries. Take insurance.

No, don't turn the page. Stay with me here. I realise I've

left you sitting on the edge of your seats since I revealed the sordid antics of the Australian insurance industry in being superb at finding loopholes in their policies so they didn't have to pay out.

The story has a sort of good ending, though maybe not for some of our members who are still fighting for their claims after their workshops were washed down the river. The insurance industry has become the laughing stock of Australia.

As I reported in my last column, the Australian government, usually adept at not seeing the bleeding obvious, has surprised us all by jumping hard on the insurance industry. They could not really force the insurers to pay up regardless of their obscure definitions of flooding, but at first they did appeal to the industry's sense of fair play.

Thankfully, Australia's Assistant Treasurer Bill Shorten, a street-smart former union boss who quickly realised that fair play is not in the insurance industry's mission statement, has done something which, alone, could guarantee a Labor re-election. Overnight, he wrote a definition of flooding, which once it becomes legislation, will force all insurance policies to spell out, in words everyone can understand, what represents a flood.

I'll share it with you: "The covering of normally dry land by water that has escaped or been released from the normal confines of any lake, or any river, creek or other natural water-course, whether or not altered or modified: or any reservoir, canal or dam."

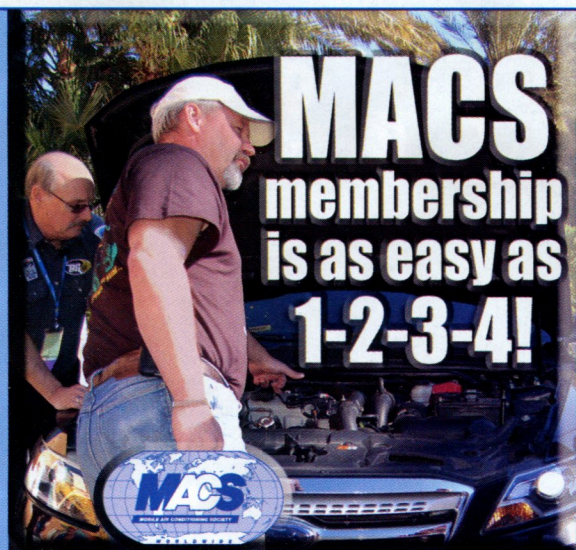
Isn't it just beautiful?

The wording was released nationally the day after a mass meeting in flood ravished Ipswich, just west of our Queensland capital of Brisbane. Bill Shorten turned up, but despite his demand that all major insurance companies send their bosses to face their clients and explain why they don't pay up, not one of them attended.

Bill, and the people of Ipswich were furious. "Right," said Bill. "From now on you will write your policies so that every Australian can tell at a glance what they are covered for."

The people and the government have realised that the insurance industry has been getting away with what we call 'exclusive jargon' for years, making the wording of their policies so difficult for mere mortals to follow that they can easily find loopholes to enable them to welsh on an insurance bet.

The advice we have given our VASA members is to call in their insurance broker and make them explain what's covered and what's not covered in their workshop policies. "Don't let them out the door until you have understood every word and then make them sign a written version. If they refuse, start shopping for an insurer with a conscience. And good luck with that."*



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