# Submission to the Parliament of Australia Small Business Inquiry

**INFORMATION COMPILED BY THE AUSTRALIAN TATTOOISTS GUILD**

**MARCH 2026**

Submission to the Parliament of Australia -Small Business Inquiry

RESEARCH AND INFORMATION COMPILED BY THE AUSTRALIAN TATTOOISTS GUILD (ATG)
March 2026

## ATG Submission to the Parliamentary Joint Committee on Corporations and Financial Services - Small Business Insurance

The Australian Tattooists Guild (ATG) is a non-profit industry body representing professional tattoo artists across Australia. Our purpose is to advance the industry through education, high professional standards, and constructive engagement with government. We advocate for effective self-regulation, transparency, and the protection of tattooing as a legitimate cultural and creative profession.

The ATG thanks the Chair, Senator Deborah O'Neil, and members of the Parliamentary Joint Committee for the opportunity to provide evidence on the ongoing challenges faced by tattoo businesses in accessing appropriate insurance coverage. We welcome a review of the current regulatory and insurance framework, with the objective of achieving fair, affordable, and adequate insurance outcomes for small businesses operating within our profession.

Our organisation has received numerous impact statements from industry practitioners which support the position of this submission. These statements are attached to this document.

### Summary

The insurance challenges facing the Australian tattoo industry arise primarily from the classification of tattoo studios as "high risk" businesses by insurers. This classification has significantly limited access to insurance and resulted in disproportionately high premiums.

Elevated premiums affect all forms of insurance relevant to tattoo businesses, including public and professional liability, contents and asset insurance, and most critically, building insurance. These costs have had a severe impact on small, independently owned studios.

In response to excessive premiums, many tattoo businesses elect to self-insure their contents, as policy costs are often two to three times higher than those for comparable small businesses.

However, the most significant financial pressure arises from building insurance.

Tattoo studios typically occupy premises of approximately 70–160 square metres. In many cases, a building that was previously insured by a landlord for $3,000–$4,000 per annum experiences premium increases exceeding $20,000 once a tattoo business becomes the tenant. This additional cost is commonly passed on to the tenant. Given that annual rents frequently range from $50,000 to $90,000, an increase of approximately $15,000 in insurance costs represents a substantial and often unsustainable burden. Notably, these building insurance policies do not cover any assets owned by the tenant.

Tattoo businesses operating within strata-titled buildings face even greater challenges. Body corporates often struggle to secure affordable building insurance when a tattoo studio is present, as the "high risk" classification inflates premiums for the entire building. In practice, other owners are generally unwilling to absorb this increase, resulting in the full cost being passed on to the tattoo business.

The ATG has received reports of single tenants being charged up to $38,000 per annum for building insurance. Despite these costs, the tattoo industry has a low incidence of insurance claims. Claims relating to public and professional liability are rare, and claims for contents and building insurance have also remained low over the past 10–15 years.

The persistence of a "high risk" classification has discouraged broader insurer participation and allowed a small number of insurers to operate in a
near-monopolistic market, resulting in inflated premiums.

**Perception of Risk**

The classification of tattooing as a high-risk industry is largely based on outdated perceptions linking the profession to criminal activity.

This perception is not supported by contemporary evidence.

Over the past 15 years, multiple state-based legislative frameworks have been introduced to prevent organised crime from operating within the professional tattoo industry. The NSW Tattoo Industry Act 2012 was specifically designed to eliminate criminal involvement.

Queensland adopted this legislation in full in 2013, with additional health and safety provisions administered by Queensland Health. South Australia introduced legislation establishing a list of prohibited persons excluded from the industry.

These probity-based licensing regimes fundamentally changed industry practices. Applicants are subject to comprehensive police background checks, fingerprinting, assessment of close associates, and, where relevant, the use of confidential police intelligence. These measures make unlawful involvement in the professional tattoo industry extremely difficult.

Information obtained by the ATG under the Government Information (Public Access) Act 2009 from NSW Fair Trading in 2017 demonstrates that only a small proportion of licence applications were refused.
From the commencement of the regime until 2017, of 2,015 applications, only 39 operator licences and 59 artist licences were denied.

Subsequent data indicates that these figures have continued to trend downward.

| | **A** | **B** | **C** | **D** | **E** | **F** |
|---|---|---|---|---|---|---|
| **1** | | Applications lodged | Application refused by NSW Fair Trading | Applications to appeal decision lodged with NCAT | Decisions overturned by NCAT | Denied because of outlaw biker connections/ associations |
| **2** | **Operator** | 465 | 49 | 31 | 10 | Not held by DFSI |
| **3** | **Tattooist** | 1550 | 64 | 25 | 5 | Not held by DFSI |

## Conclusion

Insurance costs remain disproportionately high for the Australian tattoo industry due to an outdated perception of risk associated with criminal activity.

This perception is inconsistent with current regulatory frameworks, licensing data, and the industry's low claims history.

The limited number of insurers willing to offer coverage to tattoo businesses has resulted in a lack of competition and the effective operation of a near monopoly.

Consequently, insurance premiums remain excessively high and continue to be a significant contributing factor to tattoo business closures across Australia.

The ATG submits that a reassessment of the risk profile applied to professional tattoo businesses is necessary to ensure fair, evidence-based insurance outcomes for small business owners within our industry.

THE TATTOO GALLERY
EST 1996
ADELAIDE

To whom it may concern, 28/02/2026

Our names are Katrina Eleanor Clarke and Ben Michael Turner. We operate The Tattoo Gallery, located at 47-49 Payneham Road, College Park, SA 5069.

We bought the business and took over the lease from the previous owners on April 1st, 2020.

Katrina has been involved in the tattoo industry as an artist for over 11 years.

The building that we occupy is a small space in a group of shops on an arterial road located out from Adelaide CBD.

Insurance has always been our most significant expense, accounting for 20% of our total expenses in the 2024/25 financial year.

Our total insurance bill last year was just shy of $19,000, which includes the cover that we are required to have as a studio as well as the landlords building and indemnity insurance.

Since Ben and I took over the business in April of 2020, we have seen an increase of 64% paid directly to the broker for our cover - and a 30% increase in the landlords building and public liability.

Considering the space that we are renting is only 105 square metres, the cost for the landlords share of our insurance cost comes out to $120 per square metre. This insurance cost is 69% of the Tattoo Gallery's total insurance bill.

Our landlord has expressed his displeasure in the amount he is required to pay upfront for his insurance, despite that expense being recoverable for him in the outgoings for our lease. This seems to be a common sentiment as we have had similar discussions with real estate agents and other potential landlords when looking at properties that might suit our business needs.

Having looked into alternatives only to find no other broker willing to provide a quote, we strongly believe that our prices may not be so high if Gallagher could no longer enjoy the monopoly on insurance for the tattoo industry within Australia. If our premiums continue to increase as they have over the last 5 years, we don't see a long term solution and may be unable to bear that burden if left unchecked by a government body.

We would be happy to provide further details or proof of costs if required during this process. Our full details are as follows below.

Katrina Eleanor & Ben Michael Turner

The Tattoo Gallery

47-49 Payneham Road

College Park

SA 5069

Impact Statement – Insurance Pressures in the Tattoo Industry

Submitted by: Josh Roelink

I am a working tattoo artist and studio operator in Lennox Head, northern NSW. I am submitting this statement to outline the practical and financial impact current insurance costs are having on our ability to operate sustainably.

Insurance is not optional in this industry. It is required for leasing commercial premises, for council compliance, for hosting guest artists, and for attending conventions. Without it, you simply cannot work legitimately.

Over the past few years, insurance premiums have increased to a point where they are no longer a predictable business expense but a destabilising one. The cost now sits at a level that makes maintaining overheads increasingly difficult. Rent, utilities, equipment, consumables, licensing, and staff or contractor costs have all risen. Insurance increases compound that pressure in a way that feels disproportionate to the actual risk profile of a modern tattoo studio.

We operate with strict hygiene protocols, documented consent procedures, single-use materials, infection control certification, and a clean claims history. Despite this, premiums continue to rise without clear explanation or risk differentiation. There appears to be little recognition of safe operating history or individual compliance standards.

The practical impact is this:

Insurance is shifting from being a safeguard to being a barrier.

When premiums climb significantly year to year, there are limited options. Prices can only be passed on to clients up to a point before work declines. Absorbing the cost reduces already narrow margins. For sole traders and small studios, there is no corporate buffer. It affects personal income directly, and thus impacts the economy as a whole.

There is also a psychological toll. The uncertainty around renewal pricing creates instability in business planning. Instead of focusing on craft, client care, and growth, time and energy are diverted to simply maintaining viability.

Tattooing in Australia today is a regulated, professionalised industry. It is not the informal or unregulated environment it may once have been perceived to be. Continued classification as a high-risk outlier does not reflect current operational reality. Large corporate entities are raising capital within the industry based on these new conditions of reduced risk yet the limited options for insurance mean that industry participants are still overburdened by extreme premiums based on old claims data.

If insurance costs continue to rise at the current pace without meaningful transparency or risk-based differentiation, the likely outcomes are:

- Reduced participation in conventions and collaborative events
- Studios scaling back operations or closing retail studios

- Artists operating under financial strain
- Potential increase in uninsured or underinsured activity, which benefits no one
- Impacting local economies through the closure of retail premises

We are not seeking preferential treatment. We are seeking fair risk assessment, transparency, and sustainable access to essential coverage.

Without that, maintaining overheads in a small tattoo business becomes increasingly precarious.

Respectfully,

Josh Roelink

15 February 2026

Stu Pagdin
Meiji Tattoo
106 Flinders Street
Adelaide 5000
South Australia
ABN 57 655 393 356

**IMPACT STATEMENT FOR INSURANCE PREMIUMS**

I am a tattoo artist of 20 years, and I have had multiple rental properties that I have run my successful business out of. Insurance is always the number 1 issue facing our day to day operation as a business owner in a commerce lease.

I would like to include aspects of my rental and insurance history within the tattoo industry in this impact statement, which demonstrate the inflated premiums and structural disadvantages I have encountered while operating a legitimate, compliant business. Despite meeting all regulatory obligations, I have faced persistent stigma when seeking commercial premises, with landlords and property insurers often categorising tattoo studios as inherently high-risk without properly assessing the regulatory safeguards now in place.

The limited availability of industry-specific insurance, effectively relying on a single underwriter, further compounds the issue. While policies may be offered through different brokers, they ultimately originate from the same underwriting source, creating the appearance of market choice without genuine competition. This lack of competitive underwriting restricts fair pricing and reinforces outdated risk assumptions, placing compliant tattoo artists at a continued disadvantage.

1. **Tattoo Industry Control Act South Australia of 2015 - licensing and insurance relation**

The Tattooing Industry Control Act 2015 (SA) imposes strict regulatory oversight on the tattoo industry, requiring mandatory notification to Consumer and Business Services, enabling background checks, empowering authorities to disqualify **high-risk individuals**, and enforcing significant penalties for non-compliance. This framework removes criminal influence, improves accountability, and raises professional standards across the industry. As a result, compliant tattoo artists operate within a tightly regulated, low-risk environment — a risk profile that should be reflected in reduced insurance premiums for legitimate practitioners.

Insurance underwriters should be factoring the Tattooing Industry Control Act 2015 (SA) into their risk models, as the legislation already performs mandatory background checks, enables disqualification of high-risk individuals, and imposes strict compliance obligations, effectively filtering out criminal or unsafe operators. This significantly reduces risks linked to public liability, malpractice, and property exposure for compliant studios. Yet many insurers continue to price tattoo businesses under outdated "high-risk" classifications, rather than recognising the reduced risk profile created by regulation. As a result, legitimate, compliant artists are being overcharged and effectively subsidising risks that the Act was specifically designed to eliminate.

I have personally made two formal attempts to initiate dialogue with the Police Commissioner and the relevant Licensing Department to facilitate direct engagement with insurance underwriters on this matter. The intention was to ensure the Tattooing Industry Control Act 2015 (SA) is appropriately considered in policy underwriting, allowing for fairer and more accurately risk-rated insurance contracts for compliant practitioners. Unfortunately, these requests did not progress, and I was unable to obtain meaningful engagement or support on the issue.

## 2. Rental history and issue faced relating directly to insurance

### 2016

I inspected 2 commercial properties in this year, and with both of these I got to the stage where the next step would be signing the lease, and the landlord backed out due to the building insurance premiums being inflated to a level they hadn't seen, and were not comfortable with maintaining.

As a direct result of over inflated building insurance, this led to being denied a lease ultimately due to the nature of my business.

**2016 - 2020**

**81 Carrington Street, Adelaide CBD**

*Ground level tenancy, with adjoining commercial businesses on ground level, with residential apartment living upstairs (City Living Zone)*

*Strata rates were not payable by us.*

**Issue: Building insurance premium was over inflated when we took lease. As this was part of a bigger building, the landlord was able to absorb most of the costs fairly as he was a lawyer and knew some legal routes. Bigger issue was the classification of Tattooing was "Adult Service", therefore we were illegally trading in the that premises. 4 year lease was signed.**

**2021 - Present**

**106 Flinders Street, Adelaide CBD**

*Upstairs tenancy, with adjoining building to the right, and one below the shop. Both are empty and have been since we leased this premises.*

*Was zoned Office, we had to rezone to retail when commencing the lease (at our cost) from Adelaide City Council.*

**Issue: We were given the ultimatum to cover the inflated building insurance premiums or forfeit our lease (after paying for fit out of studio)**

The insurance issue has been prolific in its main issue here at our current location. Over inflated business insurance premium raised from what the current price was before commencement of our lease. These figures are for building insurance only ;

Original building insurance cost - **$4600** per year (before we took over lease)

Cost the landlord wanted to charge us - **$23,000** per year (going through their broker)

Cost after we contacted multiple brokers to get the best premium - **$16,500** per year

Additionally, we also pay Public Liability insurance + Malpractice + contents premiums which equal roughly $6000 - $7000 per year.

Running this against our general expenses for the commercial lease including rates, GST etc, has added another 40-50% increase on our rental outlay just for insurance costs.

The experiences outlined above demonstrate that compliant tattoo businesses in South Australia are facing disproportionate and unsustainable insurance costs that are not reflective of the regulatory environment established under the Tattooing Industry Control Act 2015 (SA). Despite operating lawfully within a tightly controlled framework, including background checks, compliance monitoring, and exclusion of high-risk individuals, tattoo studios continue to be categorised and priced as inherently high-risk enterprises.

This outdated risk classification has resulted in inflated building insurance premiums, limited underwriting competition, and structural barriers to securing commercial leases. In practical terms, insurance costs alone have increased our total commercial occupancy expenses by an additional 40–50%, placing significant financial strain on small business operators who are otherwise compliant and contributing positively to the local economy.

I respectfully seek policy reform that ensures insurers formally recognise and integrate the regulatory safeguards already embedded in the Tattooing Industry Control Act into their underwriting models. This should include risk-based reassessment of premium classifications, improved transparency in underwriting practices, and encouragement of greater market competition to prevent monopolised pricing structures.

Without reform, legitimate tattoo artists will continue to bear inflated costs that are disconnected from actual risk, limiting small business sustainability, discouraging compliance, and undermining the very purpose of the regulatory framework which was designed to professionalise and stabilise the industry.

A fair, regulation-informed insurance model would not only support small business viability but also reinforce compliance, transparency, and public safety outcomes across the industry, not just for South Australia but for the industry country wide.

Regards,

Stu Pagdin

# Small Business Insurance Inquiry 2026

## IMPACT STATEMENT:
Negative Impacts on the Australian Tattoo Industry via unfair treatment by the Insurance Industry.

I have 10 years in the industry (9 of them in South Australia, after relocating from the UK in 2016). Throughout that time I have been renting a space as a sole trader out of a privately-owned studio in Adelaide.

I recently sought to start my own tattoo studio (October 2025), with a couple of my former colleagues. We were 1 day away from signing a lease with a property that part of a row of 3 shops on Prospect Road, Adelaide. It was part of a strata corporation with these 2 other properties. They all shared a communal kitchen and bathroom area.

As per our request the Landlord of the property reached out to his buildings insurers to ask how having a Tattoo Studio would affect the Strata Corporation building insurance fees. We had anticipated around 4-5x the regular quote, (as had been indicated from word-of-mouth throughout the industry and directly from the Real Estate Agent himself), however the Landlord then informed us that the Underwriter simply would not insure us to be on the property.

I reached out to Lion Underwriting, (who have insured me as a Tattoo Artist for General Malpractice and Public Liability for 9 years), to see if they would offer us cover: they told me they cannot deal with the public and must be approached by an Insurance Broker. I passed on Lion's details to the Landlord, suggesting he contact his broker to reach out to them, yet nothing was to come of it. A day later his Real Estate Agent emailed informing us that he would not be allowing us to sign the 3 year lease.

It is my belief that either no one would insure us OR that this difficulty with procuring a policy spooked the Landlord, who decided not to proceed.

In any case the Insurance Industry directly impacted my ability to start a legitimate, legal, professional business within the Tattoo Industry.
There is a stigma towards the Tattoo industry based on its past dealings with OMCG and organised crime factions, which still hangs over us all and despite the Tattoo Industry Control Act 2015 (SA) that precludes such people from involvement in the tattoo industry.
I would posit that if one were to investigate the number of restaurants that have been lost to fire damage it would far outstrip the feared damages that the insurance industry sees fit to tar us all with.

Tattooing is no longer the vocation of those linked to organised crime and the insurance industry should be willing to show good faith in how it deals with us.

James Buchanan-Smith

James Buchanan-Smith
26/01/26

**Attention:**
**Australian Tattooist Guild**

**Sunday 25th January 2026**

My name is Zach Kachad and I am the owner and operator of Louielou Tattoo, that was located at Suite 2/16 Church St, Terrigal, NSW, 2260, but had to close due to a building insurance increase that was no longer viable.

I have been a tattoo artist for over ten years and owned my tattoo studio for 8 years. I started my lease in June 2017 and, after completing my DA and Operator License documents, was able to open my doors in May 2018.

My tattoo studio was located in a strata run building that was comprised of 5 commercial spaces and 6 residential spaces.

Within the first year of opening our doors, I received a notice from strata that the insurance for the entire building had increased by $7,500 per year and that it was directly due to my tattoo studio.

I came to an agreement with strata to pay the extra $7,500 per year, which was on top of my existing strata rates, public liability and content insurances.

In mid 2024, strata got the building revalued and the value of the entire building went up by 2.5 million dollars, the building was now worth around 7 million dollars.
Shortly after that, I received a notice from my real estate manager that the building insurance had once again gone up, but this time, it had gone up by an extra $31,000 per year, and, due to the new value of the building, and my tattoo studio being in the building, there was only one insurance company in Australia that would agree to cover the building insurance.

After months of back and forth with my lawyers, the real estate manager and strata, asking for proof that the increase was directly linked to my tattoo studio, I was not any closer to getting a solution or a reason for such a high increase.

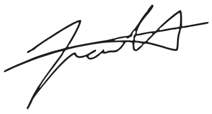
It was also not financially viable for me to pay an extra $31,000 per year for the building insurance, on top of all my other outgoings to run the studio.

In April 2025, I came to an agreement with my landlord and strata to pay the $31,000 for that year, but in exchange, to be able to break my lease and leave the premises so that I would no longer keep getting charged for the insurance. I closed my shop in May 2025.

Because of the building insurance increasing by such a high amount, I had to close my shop, my three tattoo artists that were working with me had to move studios and I was sad to have to close as we had such a tight nit community and incredible clients.

The whole experience has made me never want to open a small business again, out of fear that I will get charged these very high insurance costs without justification, but also because I never want to go through the stress that it caused me.

**Zach Aaron Kachad**
**Owner & operator of Louielou Tattoo Pty Ltd**



**Over 10 years as a tattoo artist**
**8 years as a small business owner**
**Address of Louielou Tattoo (now closed): Suite 2/16 Church St, Terrigal, NSW 2260**

**Australian Tattooist Guilt – Business Impact Statement for Aaron Smith / FHC Tattoo**
**February 4th, 2026**

I, Aaron Smith have been a tattooer for 16+ years and have owned and operated my own shop FHC Tattoo at 56 Pin Oak Crescent, Flemington, VIC since early 2019. My business operates from a mixed-use property consisting of a ground floor commercial premises and a residential apartment above, held under separate tenancies.

Despite being a professional in this industry for a significant length of time, and our shop being a small, family-owned business – we are subject to exorbitant insurance premiums due to outdated stereotypes and harmful perceived criminal associations of tattooers. When questioning our property manager on a high premium increase in 2022, we were advised that the insurance had increased due to “nature of the business” despite there being no change in business operations or risk that could be identified to us. This business is the primary source of income for my family, and the increasing cost of insurance has become the most significant threat to the survival of our shop.

Since opening this business, the cost of insurance has increased dramatically. Below outlines our insurance premiums for the duration of operating within 56 Pin Oak Crescent, Flemington, VIC. These increases have occurred in spite of ongoing compliance with health and safety regulations, council registration, and no changes to business operations or risk. Our insurance broker advised that the 2020 – 2021 period did not see an increase in premiums only due to covid-19 and it’s lockdowns, however the tattoo industry was unable to operate for a large portion of this period and still had to maintain these insurance costs even when tattooers could not generate any income.

2019 – $8878
2020 – $8986.54
2021 – $8986.54
2022 – $13251
2023 – $14136
2024 – $23940.26
2025 –$24367.40

We have made attempts to seek out lower-cost alternatives to our current policy, but unfortunately there are limited industry options, and our landlord will only work with their preferred broker, meaning that we do not get a fair chance at minimising our running costs. The increases have been quite dramatic over the years and have made it difficult to both plan for business expenses and to absorb the cost on a business already running on narrow profit margins. The ongoing high cost of insurance for the tattoo industry is threatening the viability of long-established small businesses like mine, and without action many shops will be forced to close resulting in the loss of small, creative businesses all over Australia. This submission reflects not only my personal thoughts and experience, but a growing concern in the tattoo community that requires urgent intervention before the industry becomes completely unsustainable.

Regards,
*Aaron Smith / FHC Tattoo*

X

INSURANCE IMPACT STATEMENT. 20/1/2026

We first opened Victory Tattoo Co. in 2017, and in 2019 we were forced to move location due to a issue with our insurance policy. We were located on Ocean street and Duporth Ave. which is part of a set of shops located on the street side of the Big Top Shopping centre.
We had recently renovated the shop as we had signed a long lease and we were ready to settle in. However the building insurance policy was due to expire, and without our knowledge the body corporate decided to choose their own insurer to cover the policy. Our policy all of a sudden increased $70k per year, which was not even close to being affordable for us. We felt like we were being pushed out, due to an insurance issue.
We couldn't afford it and within 2 weeks we shut the doors.
We would go on and seek legal advice, due to the unfair nature of the whole situation.
The advice we received thought we had a 50% chance in court, however the legal fees (especially if we didn't win) would ruin us financially and we decided to take the loss and try find another premise to re-open.

3 months went by before we found another premise, and we experienced our fair share of negativity along the way. Due to an increase in insurance costs to the space we would rent and to the surrounding businesses, no one wanted us to rent their space. Some shops had been vacant for months yet due to the issues surrounding insurance they would prefer us to not move in and would rather not have the hassle. We had few options, which quickly became even less as the places we found we would be paying far more in insurance per year than we would for rent. Fortunately we found somewhere which was classed as a free standing building and didn't have a body corporate, which for now is our current shop address.

Jake Hicks
Victory Tattoo Co.

**Impact Statement – Insurance Discrimination Affecting Tattoo Businesses**

**Full Name:** Karlla Mendes
**Business Address:** 188 Barkly Street, Melbourne, Victoria, Australia
**Property Type:** Street-front leased commercial premises
**Years in the Industry:** 23 years
**Date:** 19 January 2026

**Statement**

I am a professional tattoo artist with over 23 years' experience in the tattoo industry, including international recognition for my artistic work and for a long-standing community-based social project providing free scar coverage and restorative tattooing for individuals in need.

I leased and operated a street-front tattoo studio at 188 Barkly Street, Melbourne, from 2020 until mid-2022, during and following the COVID-19 pandemic. Throughout this period, I remained fully compliant with all applicable health, safety and regulatory requirements, despite the significant financial pressure faced by small businesses at that time.

In 2021, shortly prior to the renewal of my lease, I was unexpectedly advised by the property management agency that I was required to pay a specialised insurance premium of AUD $20,000, allegedly retrospectively for the previous year, and a further AUD $20,000 upfront for the forthcoming lease period. I was given approximately one week to pay a total of AUD $40,000 as a condition of renewing my lease.

This insurance requirement had never been previously disclosed, negotiated or outlined in my lease. When I sought clarification, I was informed that the premium related to incidents involving attempted arson at tattoo studios allegedly connected to outlaw motorcycle gang activity. Despite having no association whatsoever with such activity, my business was categorised under this risk solely due to being a street-front tattoo studio.

I have no links to biker gangs or criminal organisations. I am known for ethical practice, professional integrity and positive community contribution, and I have served as a judge at international tattoo conventions. Despite repeated requests for explanation, written justification or alternative solutions, the property management agency advised that failure to pay the insurance premium would result in non-renewal of my lease.

As a direct consequence of this disproportionate and discriminatory insurance requirement, I was forced to close my tattoo studio in Australia. This resulted in the loss of a legitimate, compliant small business, significant financial hardship following COVID-19, and emotional distress caused by being unfairly stigmatised due to my profession rather than my individual risk profile.

This statement is submitted to demonstrate how current insurance practices can effectively exclude lawful and responsible tattoo professionals from operating in Australia. A fair, transparent and evidence-based approach to insurance for tattoo businesses is urgently required.

Karlla Mendes

01/03/26

Re: Insurance-Based Discrimination Against Tattoo Industry Operators in Commercial properties.

To Whom It May Concern,

I write to formally submit concerns regarding the systemic barriers faced by tattoo studio operators in securing commercial leases due to inflated insurance premiums and blanket "high-risk" classifications applied to tattooing by insurers.

I have worked in the tattoo industry for fourteen (14) years and have operated my own studio for five (5) years in Hazelbrook, the Blue Mountains, NSW in a Strata run commercial property. During that time, I have maintained full regulatory compliance and have had zero insurance claims.

Despite this, we have been refused commercial property leases recently, explicitly due to insurers either dramatically increasing building insurance premiums for landlords or declining coverage altogether when tattooing is listed as a permitted use. In multiple instances, landlords have advised that their insurers will not cover the building — or will do so only at prohibitively inflated rates — if a tattoo studio occupies the premises.

This has resulted in:

- Direct refusal of tenancy despite strong financial standing
- Lease negotiations collapsing solely due to insurance classification
- Landlords withdrawing offers once insurance providers are notified of intended use
- Significant delays, financial losses, and operational instability

This is not a reflection of individual business conduct. It is a structural issue driven by insurance categorisation.

Tattooing in New South Wales operates under strict regulatory oversight, including compliance with the Public Health Act 2010 (NSW) and the Public Health Regulation 2022 (NSW), as well as local council approvals, infection control standards, sterilisation protocols, sharps disposal regulations, and workplace health and safety obligations. Studios are subject to inspection and enforcement by health authorities.

The industry is also subject to oversight by the New South Wales Police Force, including scrutiny from the State Crime Command and its Serious and Organised Crime Division (formerly associated with Strike Force SLED), under the framework of the Tattoo Parlours Act 2012 (NSW). This level of policing further demonstrates that tattoo studios in NSW operate under significant governmental supervision.

Tattoo practitioners undertake infection control training, bloodborne pathogen management, sterilisation monitoring, and detailed record-keeping requirements. In many respects, operational standards mirror those of minor medical or allied health environments.

To categorise the entire industry as "high risk" without differentiation between compliant, long-standing operators and unregulated activity is unjust. It effectively penalises lawful, transparent small businesses for stigma rather than evidence.

There appears to be no transparent actuarial data available to operators demonstrating that compliant tattoo studios present disproportionate building insurance risk. If such data exists, it should be made publicly available for scrutiny. If it does not, then the current classification warrants urgent review.

The broader economic implications are significant:

- Small businesses are prevented from expanding or relocating.
- Regional and suburban commercial precincts lose viable tenants.
- Employment opportunities are reduced.
- Entrepreneurs are discouraged from formalising and regulating their operations.

This is particularly damaging in regional communities such as the Blue Mountains, where small businesses are vital contributors to the local economy.

After fourteen years in the industry and five years operating a studio without a single insurance claim, it is profoundly disheartening to be denied access to commercial property not because of misconduct, non-compliance, or claims history — but because of a blanket insurance label.

We respectfully request that Parliament examine:

1. The evidentiary basis for classifying tattoo studios as "high risk" for building insurance purposes.
2. Whether insurers are applying unjustified blanket exclusions.
3. Whether compliant, licensed operators should be assessed individually based on claims history and regulatory compliance.
4. Whether insurance practices are creating indirect discrimination against a lawful and regulated industry.
5. Whether regulatory reform or oversight of insurer practices is required to ensure fair commercial access.

We are not seeking preferential treatment. We are seeking equitable assessment based on demonstrated compliance, professional history, and actual risk.

A lawful, regulated industry that is not only health-regulated but also subject to police oversight should not be excluded from commercial leasing opportunities due to outdated stigma or opaque insurance categorisation.

This issue affects not only one business, but an entire sector of small business owners who operate transparently, contribute economically, and comply with rigorous public health and law enforcement standards.

We urge Parliament to treat this matter as one of small business fairness, insurance accountability, and equal access to commercial premises.

Thank you for your consideration.

Yours sincerely,

Daniel Galloway

Ten Thousand Tigers

Shop 7/195 Great Western Highway, Hazelbrook NSW Australia

(02) 47586701

To: Australian Tattooists Guild
Impact Statement

20th January 2026

To whom it may concern,

My name is Haylee Cotter, and I am an Australian tattoo business owner who has worked in the industry for 17 years based in Rockhampton, Queensland.

I am writing to provide an impact statement regarding the ongoing and deeply damaging issues surrounding insurance access and pricing for tattoo businesses in Australia. These issues have had long-term financial consequences not only for my business, but also for landlords, property owners, and the broader small-business ecosystem that creative industries operate within.

I entered the tattoo industry under the guidance of a man who had been tattooing for over 40 years. During my first six years, I was taught professionalism, compliance, and responsibility. He explained that his building had always been insured under “beauty,” simply because there were no realistic insurance options available for tattoo studios. This was not done to deceive, but to survive within a system that did not acknowledge our industry.

When I opened my own studio, I immediately took out public liability and medical indemnity insurance. At that time, neither myself nor my landlord were aware that the presence of a tattoo studio required changes to the landlord’s existing building insurance policy for his freestanding building that housed two small commercial spaces. This lack of clarity and education is itself part of the problem.

In 2015, Cyclone Marcia caused significant damage throughout Rockhampton. The building my studio operated from suffered wind damage, including the complete loss of its front awning. When my landlord applied for an insurance claim, the insurer declined to cover any damage after noticing the signage for my small, three-person tattoo studio.

My landlord was not a large commercial investor. He owned a single small commercial building and was himself a small business owner. He was left to personally absorb the full cost of repairs; not due to negligence or increased risk, but solely due to the presence of a tattoo business operating legally and responsibly within his building.

As my business expanded, I began searching for a larger premises. I was immediately confronted with significant barriers. Many suitable properties were unavailable to me because landlords were unwilling to engage with insurers, change insurers they were loyal to, or even investigate whether coverage was possible for a tattoo business.

Eventually, I found a landlord willing to explore alternative options. At that time, there was only one insurer in Australia (AJG, then Parmia), and one overseas insurer (Lloyds of London), willing to insure a building housing a tattoo studio. His annual premium more than tripled, and the increase was passed directly on to me through outgoings. This significantly inflated the real cost of the lease beyond the advertised rent, despite my business being compliant, professional, and profitable. At this point, my studio had only been operating independently for three years.

After eleven years of operating a large studio (during which commercial rent, insurance premiums, and operating costs continued to rise) I reached a point where high overheads became unsustainable. I made the extremely difficult decision to close what was otherwise a successful business purely because the financial pressure had become unmanageable.

When I later sought a smaller commercial space to work privately from, the same issues persisted. One landlord was quoted a significantly increased premium through Arthur J. Gallagher, along with an additional requirement of $5,000 per year for $10,000 worth of glass coverage, despite the entire frontage not containing even $5,000 worth of glass. These requirements were disproportionate, not evidence-based, and commercially unreasonable.

During this process, I also encountered resistance from real estate agents themselves. Many refused to even present my application to landlords, operating under the assumption that insurance could not be obtained for tattoo businesses at all. In a regional city like Rockhampton, this severely limited the number of properties I was even permitted to inspect.

In 17 years of operation, I have never made a single insurance claim for medical malpractice or malicious damage to any building I have leased. I operate with exceptionally high standards of hygiene, professionalism, and client care. I have held approved local licensing and industry licensing through Fair Trading for the entire time I have operated as a business owner. My business model is tailored, client-centric, and forward-thinking, and I have consistently returned leased properties in a better condition than I received them.

My clients include mine workers, police officers, medical professionals, business owners, and families; ordinary, upstanding members of the community. The outdated stereotypes that continue to shape insurance policy decisions do not reflect the reality of modern tattooing in Australia.

It is also worth noting that cosmetic tattoo businesses do not face the same level of discrimination or insurance difficulty, despite operating with identical equipment, procedures, and risk profiles. The primary difference between the two services is simply the location of the tattoo on the body. This inconsistency highlights how current insurance classifications are based on perception rather than evidence.

Looking forward, I am now considering building a licensed studio within my own residence to reduce exposure to these insurance-driven costs. This is not a choice most artists can realistically make, particularly in the current economic climate, and it should not be the only viable pathway for sustainable operation.

What currently exists is effectively an insurance monopoly built on decades-old data and outdated assumptions. It is harming small businesses, unfairly penalising responsible professionals, and restricting the growth of Australia's creative industries.

I am seeking fair, evidence-based assessment and access to insurance products that reflect the modern tattoo industry as it truly is.

Thank you for the opportunity to provide this statement.

Sincerely,

Haylee Cotter

17 years in the tattoo industry  Rockhampton, Queensland
Previous owner of;
*The Arrow's End Tattoo Parlour*
*1/151 East Street, Rockhampton*

My name is Dylan Phillips, I've been tattooing for 13 years and live on the Gold Coast in Queensland.

Over the past 13-14 months I've been trying to open a tattoo studio with a colleague and been turned down by multiple landlords. This is all based on the pricing of building insurances or lack of insurance companies willing to insure our business due to perceived high risk.

We've been operating on the Gold Coast at Storm the Gates tattoo for the whole 13 years of my career and never once had any criminal history, insurance claims or health and safety issues.

Recently we were accepted by a landlord on a property located 2/253 Ferry road, Southport, under the terms we take on all extra building insurance costs and extra excess costs. The quote given was $12866 extra for building insurance until

The policy was renewed in 6 months time.

This was a small block of shops connected to a cafe, beauty salon and 2 restaurants all owned by 1 owner.

The rental price of this property is $2970 + GST per month and 63m2 in size. The additional insurance increases makes the premises unaffordable and overpriced.

Dylan Phillips
20/01/2026

# INSURANCE IMPACT STATEMENT

**Name**
Kie Markey

**Business name**
Black Crown Tattoo

**Business address**
Shepparton Victoria Australia

**Industry experience**
15 years tattooing

**Property ownership**
Owner and operator of the commercial property for 11 years

**Date** 21-1-2026

**Statement**

I am a tattoo artist and small business owner operating Black Crown Tattoo in regional Victoria. I have been tattooing for approximately 15 years and have owned and operated my current studio for 11 years. I am also the owner of the commercial property in which my tattoo business operates.

During this time, I have experienced ongoing and increasing difficulty obtaining fair and reasonable insurance coverage solely due to operating a tattoo business. Tattoo studios are routinely treated as high risk businesses despite strong hygiene standards, strict safety procedures, and low claim histories.

The most significant issue I have faced relates to building insurance within a strata titled property. When I first purchased the building, my contribution toward the body corporate building insurance was approximately $2,000 per year. Over time, this has increased substantially and I am now required to pay up to $12,000 per year.

Although body corporate insurance costs are intended to be shared across all owners, the increased premium and excess loading has been attributed specifically to the presence of a tattoo business within the building. As a result, I am required to pay a significantly higher proportion of the total insurance cost compared to other owners purely because my business is a tattoo studio.

The building insurance policy applied to the complex includes an excess of $20,000 specifically because a tattoo business operates within the building. This excess applies even to relatively minor incidents such as glass damage. In my case, a shopfront window replacement quoted at approximately $4,500 could not be claimed due to the excessive excess amount, effectively making the insurance unusable.

As both the business operator and property owner, these insurance conditions directly affect my business operations and personal financial exposure. In addition to building insurance, I am also required to maintain public liability insurance at a cost of approximately $3,000 per year, further increasing the overall financial burden.

I have also encountered difficulty sourcing alternative insurers willing to provide appropriate coverage once the nature of my business is disclosed. Many insurers refuse to quote entirely, while others impose higher premiums or restrictive conditions that are not applied to comparable small businesses.

These insurance practices have a direct and ongoing financial impact on my ability to operate, plan, and invest with confidence. Tattoo studios are legitimate, regulated small businesses and should not be subject to blanket risk profiling without clear evidence to justify excessive premiums and unusable policy conditions.

I believe the current approach taken by insurers toward tattoo businesses is disproportionate and unfair, and I support the need for greater oversight and reform in this area.

Kie Markey

# Impact Statement – Insurance Cost and Claims Handling

# Business Overview

Name: Sash Trajkovski

Years Tattooing: **32**
Studio Name: **Sash Tattoo**
Property Type: Commercial Building
Studio Address: 472 King Georges Road, Beverly Hills NSW 2209
Contact Mobile: 0410449430

I operate a small, business within the tattoo industry. As part of operating responsibly and in compliance with regulatory requirements, I maintain comprehensive insurance coverage including:

- Building Insurance
- Public Liability Insurance
- Professional Indemnity Insurance
- Cybersecurity Insurance

The total cost of these policies ranges between $16,000 and $20,000 per year, with building insurance alone costing approximately $14,000–$16,000 annually.
By comparison, the previous owner of the building paid approximately $2,500 per year for building insurance. While they failed to declare the nature of the business as a tattoo shop, the increase to $14,000–$16,000 represents an extraordinary and disproportionate premium escalation.
For a small business in a niche industry, this level of premium is financially burdensome and, in my view, amounts to market exploitation under the justification of “risk” that is not supported by evidence.

# Limited Insurance Market and Barriers to Access

Obtaining appropriate insurance for a tattoo business is extremely difficult. There are:

- Only a handful of brokers who understand the underwriting requirements.
- Only two underwriters currently willing to insure businesses in this category — Lloyd’s and Lions.

Both underwriters require extensive documentation, excessive information requests, and impose significantly inflated premiums. The lack of competition leaves small businesses like mine with virtually no bargaining power.
This restricted market effectively forces small operators to accept whatever terms and pricing are offered.

# First Property Damage Claim – Prolonged Delay and Excess Dispute

In the first incident:

- A truck damaged our signage.
- We provided full CCTV footage.
- We provided complete at-fault driver details.
- Liability was clearly established.
- We were not at fault.

Despite this:

- We were initially required to pay the excess.
- There were prolonged discussions lasting several months before the excess was eventually waived.
- The total time taken for the signage to be repaired was approximately nine months. An excessive amount of time.

The the broker was AJ Gallagher, and the underwriter was Lloyd’s.
Throughout the process:

- There were delays.
- Communication was difficult.
- We were expected to provide sign writer artwork, which we did not have and had no experience with.
- Assistance from the broker was limited, despite claims support being part of their role.
- The underwriter and broker disputed delay despite clear prolonged timeframes.

For nine months, our damaged signage remained visible, impacting our business presentation and reputation.

# Second Property Damage Claim – Ongoing Delay and Refusal to Waive Excess

A second incident occurred involving another truck striking our signage.

- Claim lodged: 5 September 2025

- •CCTV footage provided.
- •Full at-fault driver details provided.
- •Clear evidence of non-fault.

It has now been five months without resolution.
In this instance:

- •Underwriter: Lloyds
- •Administrator: Sedgwick
- •Broker: AJ Gallagher
- •Excess: $5,000

The insurer has refused to waive the excess.
The stated reason for refusing to waive the excess is that in the previous claim, they allegedly failed to recover the excess from the at-fault party due to an internal administrative error.
In effect, I am being penalised for an internal administrative failure by the insurer. The insurer, administrator and broker have refused to provide assurance that any excess that I pay will be recovered, but rather have advised that they can not guarentee that I will be reimbursed the excess.
This is particularly concerning because:

- •In clear non-fault cases with full third-party details, it is standard industry practice to waive the excess.
- •The refusal is not based on the merits of this claim.
- •The reasoning relates to a prior internal recovery failure, that was completely outside of my control.

This is not reasonable or equitable.

# AFCA Complaint and Procedural Delay

I have escalated the matter to AFCA (Australian Financial Complaints Authority).

- •It took approximately 2–3 months for AFCA to determine jurisdiction.
- •The matter is now under review.
- •A final determination is expected to take several more months.

This means the signage may remain unrepaired for an extended period while I continue paying high premiums.
The delay compounds financial stress and reputational damage.

# Broker and Administrator Conduct

I have experienced repeated difficulties with:

## AJ Gallagher (Broker)

- •Refusal or failure to meaningfully assist with excess waiver discussions.
- •Lack of proactive claims advocacy.
- •Limited support despite broker obligations to act in the insured's interests.

## Sedgwick (Administrator)

- •Confusion regarding required documentation.
- •Failure to assist in resolving excess waiver issues.
- •Slow processing and unclear communication.

## Lloyd's

- •Resistance to waiving excess despite clear liability.
- •Denial of delay despite extended claim timeframes.
- •Imposing outcomes based on internal administrative errors.

This has created a system where, despite paying significant premiums, I am left to manage disputes independently.

# Financial and Operational Impact

The impact on my business includes:

- •Annual insurance costs of $16,000–$20,000.
- •Building insurance alone at $14,000–$16,000.
- •Excess exposure of $5,000 per claim.
- •Months of unrepaired damage affecting business appearance.
- •Significant time diverted from running the business to manage claims disputes.
- •Legal and complaint escalation costs.
- •Emotional and financial stress.

For a small business in a niche industry, this is not sustainable.

# Disproportionate Risk Assessment

The justification for high premiums is said to be "industry risk."
However:

- There have been no widespread incidents involving tattoo shops in over 15 years.
- There are statistically more issues associated with other retail categories (e.g., barber shops, tobacco retailers).
- The pricing differential appears arbitrary and excessive.

The premium increase from $2,500 (undeclared use aside) to $14,000–$16,000 represents a dramatic and disproportionate escalation.
Small businesses in niche industries should not be subjected to what appears to be risk-loading without transparent actuarial basis.

# Broader Small Business Impact

This situation highlights systemic issues:

- Limited underwriting competition.
- Excessive premiums.
- Difficult claims processes.
- Prolonged delays.
- Refusal to waive excess in clear non-fault cases.
- Brokers failing to advocate effectively.
- Small businesses lacking leverage.

Insurance is meant to provide protection and certainty. Instead, it has become:

- Financially oppressive.
- Procedurally burdensome.
- Operationally destabilising.

# Conclusion

Despite paying substantial annual premiums, I have experienced:

- Repeated delays in claims handling.
- Resistance to standard excess waivers in non-fault situations.
- Extended periods with visible property damage.
- Minimal broker support.
- Escalation to AFCA for resolution.

The cumulative financial and operational impact on my small business is significant.
The current insurance framework for niche industries like tattooing creates disproportionate financial pressure and exposes small operators to unfair claims practices despite full compliance and transparency.
I respectfully submit this statement to demonstrate the real and ongoing impact of excessive premiums, limited market access, and unreasonable claims handling practices on my business.

I hereby authorise the Australian Tattooists Guild to include my Impact Statement with their submission and confirm that the above and enclosed is a true and correct account.

Yours sincerely,

Sash Trajkovski
16/2/26

Insurance Impact Statement
Thurs 12th Feb 2026

Metrix Tattoo
10/810 Princes Highway, Springvale, VIC 3171

To Whom It May Concern:

My name is Loretta Perry, a tattoo artist and business owner who has worked in the tattoo industry for 10 years. I am writing this statement in regard to the insurance issue that the tattoo industry faces.

I am writing to you on behalf of my business, Metrix Tattoo Pty Ltd. We are a company dedicated to making safe, professional and high-quality tattoo supplies, such as needles, for our tattoo community. When leasing property for our business purely for the purpose of being used for warehousing and office-space, we are still treated in the prejudicial manner that tattoo studios are by the insurance industry, even though there is no tattooing taking place in the leased property.

In December 2023, we leased a 200sqm warehouse in Springvale in an over-30-years-old industrial park where we would store, pack and ship our products and as an office space for our staff. For the first year, we paid a reasonable rate of building insurance and had no issues.

However, in early 2025, we were advised that we would need to pay a whopping $80,000 per year in building insurance, as we are a “tattoo related business” and the body corporate’s insurer increased the premium by this much due to our “business activities”. After some back and forth, the body corporate managed to find another insurer who would charge $30,000 more than their previous rate and we were expected to cover this amount.

At this point, we engaged our own broker, but the body corporate would not provide any information to assist in our efforts and informed us we were unable to obtain our own quote, so we could not continue. They requested payment of $32,887.07 or we were to be evicted from the property.

At this stage, we engaged the services of our solicitor. He reminded them that we were not tattooing at the property, there was very minimal signage connecting us to the tattoo industry and to cease making payment demands. The body corporate met and decided that they would not pursue us to pay the full adjustment to the premium but would instead split it over all of the occupiers of the warehouse estate.

Our solicitor also wanted to help fight the extra $30,000 premium, but the body corporate would not cooperate, and we ultimately decided to discontinue our efforts due to the growing legal expenses of $6,600. We were still left with a substantially higher annual premium, but not a $30,000 bill.

We are now in a position that each occupier of the warehouses in our estate are paying a much higher premium than they were before, and ultimately blame us for this. Our lease ends in Nov 2026 and we have little faith that it will be renewed and as such will need to move locations and see what building insurance dramas await us there.

Thank you for taking the time to read my statement, I truly hope that we can see an end to this discrimination once and for all.

Kindest regards,

Loretta Perry
loretta@metrixtattoo.com

ERIN DAVIES
Owner / Operator — La Belle Tattoo Studio
15 Camms Road, Cranbourne VIC 3977

## IMPACT STATEMENT – INSURANCE COSTS AND PROFESSIONAL TATTOO INDUSTRY STANDARDS

My name is Erin Davies, and I have owned and operated La Belle Tattoo Studio at 15 Camms Road, Cranbourne VIC 3977 for the past 14 years. The studio operates from a free-standing commercial building within a strip of shops, and has been consistently run as a legitimate professional business for over a decade.

Across this entire period, I have maintained continuous business insurance with Gallagher, covering both contents and public liability, at a current annual cost of $5,263.09 for what is described as basic coverage. In addition, I am required to pay the building owner's insurance, which currently costs $5,500 per year. This insurance is also extremely difficult to obtain solely due to the business being a tattoo studio.

Despite operating without incident, having no claims and no recorded insurance incidents in 14 years, I am routinely subjected to repeated questioning and assumptions as part of the insurance process, including whether I am bankrupt, have a criminal history, or have any association with outlaw motorcycle gangs. My answers have never changed in 14 years — no — yet the scrutiny continues annually.

This ongoing treatment reflects an unjust and outdated stigma attached to professional tattoo studios, even those operating lawfully, safely, and without incident. It creates both financial and administrative burden and contributes to inflated premiums that do not reflect the actual risk profile of established professional studios.

I strongly believe that the introduction of a professional tattoo artist licensing system in Victoria, similar to the models used in Queensland and New South Wales, would help reduce unregulated backyard tattooing. This would improve industry standards, reduce risk, and ultimately help make insurance more accessible and affordable for legitimate professional operators.

Signature: ______________________________

Name: Erin Davies
Date: 23/01/2026

Australian Parliament - Small Business Insurance Inquiry

It is my belief that the current position of insurance companies in relation to the Tattoo industry is one of unfounded bias.

The imposition of significant premiums due to “criminal association risk” is a huge financial burden on small business owners, they are paying the price for historical circumstances which have changed significantly since state and federal governments implemented laws to identify criminal elements and restrict their activities.

I would hope that any government enquiry into the subject would find that insurance burdens are significant, as is the “quiet creep” of other financial burdens like land taxes and council rates (with special premiums) which in combination are forcing the tattoo industry and other small business into unreasonable financial distress.

Yes there are options for small business owners, which are pretty much “if you don’t like it, get out”, but is that what the governments and communities really want? Do they support small businesses disappearing, employment opportunities vanishing, and consumer choice strangled?

There is no evidence that my commercial tattoo business tenant has any criminal links, they have never made an insurance claim in 20 years, have paid significant risk premiums for all that time and yet are still treated with discrimination. Under normal circumstances, where claims have been made on insurance policies, the ongoing “risks” are deemed to be diminished if no further claims are made within the subsequent 5 years.
So with no claims or incidents involving a tattoo business in 20 years why is that not acknowledged via lower premium costs?

My experience with having a commercial tenancy agreement with a tattoo business has been fantastic. It is a progressive and responsible business with strong links to the community and deserves better than what is on the table for them in terms of support. Additionally, forcing a significant insurance premium burden onto tattoo businesses who are located in strata environments creates additional unnecessary angst with other tenants and property owners within those strata buildings.

Let’s not forget that these tattoo businesses, (the ones that survived), suffered significantly though Covid with little or no government support, and if it were not for some property owners who supported these businesses throughout that period at significant financial costs then there would be many more small business that would have disappeared. Funnily enough, in Victoria, the current money grab via a land tax surge has been sold under the guise of “repaying the Covid debt”, yet the very people being punished by land taxes are those who suffered significant financial burden with little or no government support through Covid!

I acknowledge that insurance policies are underwritten by global entities who likely do not need to account for micro issues at small business/industry level, and they are private entities that can do as they wish, but somewhere along the line if we all agree that small businesses have a place in our economy then a common sense approach to providing some relief to small business would be welcome.

Regards
David Mott
(owner) 300-302 Sydney Road, Brunswick 3056 VIC