

Submission for Queensland Floods Commission of Inquiry

In my submission I would like to address several issues concerning the Brisbane floods.

Background

In the case of my family home built in 1986, we had water enter our home in the early hours of Wednesday 12th January 2011, through the sewer system. Later that morning the storm water drain outside our home added more water to the problem.

Not the first time this has happened, 1989, 2008, 2009 and now 2011. When you purchase a property, a search is not done to reveal that your property sewer line is the lowest sewer line joining the main sewer line. You only find this out after a major down pour when neighbours have illegally connected their storm water pipes to the sewer line which can't cope with the additional storm water.

In 1989 the damage was considerable to a fairly new home, extremely inconvenient for a young family but was covered by the insurance company. The Brisbane City Council recommended putting a reflux valve at the end of our sewer line to stop the problem from ever happening again. But BCC then decided that it wasn't necessary as all illegal storm water diversions had been removed.

But properties change hands and weather patterns change. So since May 2008 we have been trying to get some positive help from our local councillor, state member, the BCC and now QLD Urban Utilities to fix our problem permanently.

I have watched my husband prematurely age due to constantly being on **sewer watch** whenever there is heavy rain. In the May 2008 and Nov 2009 event we were lucky enough to get the inspection caps off outside so the sewer water came up outside. But we had no hope of stopping it on 12th January 2011.

And still now almost three months on, neither BCC nor Urban Utilities have made an attempt to permanently rectify this issue. Our last advice from Urban Utilities was that they had finished their budgeted round of smoke testing for illegal connections for 2010/11 budget. We have been independently advised that the cost of a reflux valve is less than \$600 plus labour for installation.

1. Preparation and planning by governments

As a family we are totally disillusioned with both local and state government. The Wivenhoe Dam was touted as being able to save Brisbane from a repeat of the 1974 floods.

We knew our block of land had been built up to 4 meters higher to ensure that our slab was above habitable flood level. BCC even produced a flood map that showed that water should not have reached our land. Dredges used to regularly dredge the river during the early years but this ceased. This practice at least kept the silt to a reasonable level.

I firmly believe that the intended purpose of the Wivenhoe Dam somehow changed from a flood mitigation role to become a revenue raising cash cow. Priorities seemed to have changed and as with all botched plans, the dam operators seem to have been caught out with twice the capacity at too late a point in time. They then had no other option than open the flood gates with appalling results on innocent property owners. The emergency release from the dam was the sole contributing factor for the devastating results in the Brisbane area.

This was not a natural disaster ...it was man made...and those responsible should be held accountable. Full compensation should be given to all home owners and business that have suffered so unfairly.

2. Private insurers and their responsibilities

'Riverine flooding' and 'sunny day flooding' are both insurance terminology I had never heard of until this catastrophic event. Our insurance company CGU have denied our claim. They have indicated quite clearly during many interactions that are not interested in the sewer issue we have been having with BCC and Urban Utilities.

They have simply said that we are not covered for flooding caused by the Brisbane River which does not meet their requirements of flash floods or storm water runoff. One assessor even amazingly suggested that the sewer system had been breached by the Brisbane River. Also the fact that it was still pouring with rain in the evening of Tuesday 11th January would surely place our sewer flood within the 18-24 hours after rainfall had ceased for flash flood coverage.

The insurance industry in Australia is becoming a rogue industry and must not be allowed to continue in the manner of the USA. There needs to be more consistency in policy structure and coverage with a form of federal government regulations and control over a re-insurance pool similar to health insurance coverage. And all insurance companies offering home and content insurance should have product disclosure statements written in plain English with up front exclusions.

The damage bill will be in excess of \$100,000 and we must fund our recovery ourselves. I have given up work due to stress related health reasons. We are still living with generous relatives until we can make our home habitable again.

Summary

I need to get our life back again; our health, our home and our happiness. And all the other people affected by this travesty deserve the same. I have faith that this Commission of Inquiry will assist in finding answers to the sad flooding saga.