## Submission to Queensland Floods Commission of Inquiry

By: Raymond John Byron of Esk. Qld.

## 14 June 2011

We pay our Premiums to Insurance companies in expectation of receiving the assistance and coverage we are promised - when it is needed - without having to 'fight' for we are entitled to.

My personal dealings with RACQ have provided a very clear indication of that company having absolutely no concept whatsoever of the effect 'decisions' may have on the lives and emotional well being of the people involved in tragedies beyond their control.

Ordinary people are experiencing heartache and suffering as a result of these tragedies, and while attempting to make the best of a bad situation, they are forced to contend with repulsiveness and 'neglect' - which sadly is now 'what we all have come to expect and and in fact receive' from our insurance company in the 'unfortunate' event of a claim.

Given the history of, and suffering involved in my families, and many, many other claims - that disgusting attitude by many insurance companies, RACQ in particular, must be addressed by this Commission.

I have read submission made to this Commission by RACQ on 11<sup>th</sup> May 2011, and suggest this Commission would gain a considerable insight into the realities of how individual Claims and people in suffering and Dior circumstances as direct result of the tragedies, have been treated with total disrespect to human life – which disturbingly, is in direct conflict with that submission by RACQ.

Following are copies of records of my <u>entire dealings</u> with RACQ in relation to my claim as a result of serious flood damage on  $10^{th}$  January, 2011. The total <u>lack of information</u>, assistance - or even acknowledgement, at any time, from the RACQ 'system' is clearly evident, and to my mind – totally appalling under the circumstances.