

126. As a community we were promised by Government and SEQ Water that the Wivenhoe dam was a significant flood mitigation facility and that a flood in the similar ilk as the "1974 Floods" would never happen again. Essentially we were told that because of Wivenhoe Dam, Fernvale would not flood.
127. It appears now that it was in fact because of Wivenhoe dam that the Fernvale area experienced such severe flooding. Whilst there were other contributing factors, the failure to release appropriate volumes of water at appropriate intervals caused the speed and severity in which the Fernvale area was flooded.

Response of Insurers to the Flood Crisis.

128. Luckily there were many people in our area that received favourable outcomes from their insurers. I understand that this is different from residents of the broader Brisbane area generally. However many of those insured with AAMI, RACQ, Allianz, Elders and Real Insurance have had their claims denied.
129. Further, despite favorable responses from insurers for some residents, many have not been paid nor has any work commenced to rebuild their homes.
130. The delay in receiving an outcome, let alone payment, has been excessive.

Failure of Transparency of Relevant Officials

131. On 5 February 2011, 1 month after the flooding, was the first meeting that was called by the Government and Council to address the flood crisis with Fernvale residents. Prior to this we had received no communication from any level of government in response to the flood itself or the clean up process thereafter.
132. Attached and marked "DW02" is a copy of the agenda of the meeting on 5 February 2011.
133. At this first meeting, all levels of Government from Local Council up to Federal Government were represented at the meeting as well as senior officials of SEQ Water.

.....
Dennis Ward

(3009110v1)
(TBL)FloodCommission/stat/tbl

134. At this meeting, we specifically asked SEQ Water when they knew that there was a need to make the "panic" high volume releases of water. We also asked why they didn't warn Fernvale residents of the impending releases. Fernvale residents would obviously be impacted by these decisions. We argued that it could not have been an on the spot decision and there had to be time between when the decision was made and when it was carried into effect.
135. Further, the Manual for operation of the Wivenhoe Dam states that SEQ was responsible for all communication regarding releases. Again, we asked why this information was not communicated to Fernvale residents.
136. SEQ Water refused to provide any meaningful answers to our questions.
137. At this meeting, there was an "information pack" of sorts created by the Somerset Regional Council which was passively made available but was not given out to residents nor were resident's attention brought to in any substantial manner.
138. Much of the information was of little value. For instance there was referral to the ability for residents to either have their refuse collected in Council curb side collections or to personally dispose of it at Esk Landfill free of charge. However these services expired on the 28 January 2011, some 8 days before the meeting was held.
139. The information pack said that the Council may collect refuse after the 28 January 2011 but this was subject to their discretion and a registration process.
140. The information pack made reference to the recommencement of wheelie bin collection. It failed to acknowledge that many Fernvale residents no longer had wheelie bins as they were lost or destroyed in the floods.
141. This information pack was of little use and was provided too late in comparison to what other Councils were providing to their flood affected residents.
142. Attached and marked "DW03" is a copy of the Somerset Regional Council Information Pack.

Dennis Ward

(3009110v1)
(TBL)FloodCommission/stat/tbl

143. Wayne Wend MP for Ipswich West, Shane Newman, Federal MP for Somerset, Bob Bain, CEO of Somerset Council and other government officials were in attendance at this meeting.
144. We asked similar questions of these officials such as when they became aware of the need for large scale releases, why this was not communicated to Fernvale residents, why there was no warning systems in place or greater emergency response personnel directed to the Fernvale area.
145. Again, these officials refused to provide any meaningful answers to our questions, merely saying "It will all come out in the Commission".
146. The only assistance we received from a government body was the Consumer Protection Unit of Legal Aid Qld. Members of this unit came out to Fernvale on two occasions to provide information as to where we go from here in relation to insurance claims and the dispute process and the general offer of assistance.
147. Legal Aid Qld have been an invaluable resource to Fernvale's ability to recover from this disaster.
148. Fernvale residents prior to the floods and to date have been kept completely in the dark in how to manage the threat of the floods and its aftermath. We believe that we are entitled to answers regarding the systematic failure of all levels of government as discussed above.

Dated this 8th day of APRIL 2011

.....
[Redacted]
Dennis Ward

.....
[Redacted]
Dennis Ward

.....
[Redacted]
(3009110v1)
(TBL)FloodCommission/stat/tbl

"DWOI"



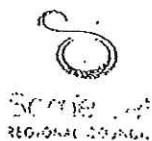
"DW03"

FERNVALE COMMUNITY MEETING AGENDA 5/2/11

This meeting has been called at the request of residents living in Fernvale. It is intended that the meeting will provide advice and support for the residents on a range of issues. However it may not be possible to answer all questions on the day, due to the fact that expert advice is required, time constraints, etc. In cases like this it will be necessary to document the question so that an appropriate response can be provided as quickly as possible.

1. 9am - opening by Wayne Wend MP
2. Introduction of attendees
3. Address by Shayne Neumann MP
4. Address by Mayor Graeme Lehmann
5. Address by SEQ Water
6. Questions
7. Next meeting
8. 10am - close

"DWOH"



SOMERSET REGIONAL COUNCIL BUSINESS RECOVERY INFORMATION SESSIONS – EXPRESSION OF INTEREST



In response to the recent flood event Somerset Regional Council, in partnership with the Business Enterprise Centre Ipswich Region, will be hosting Business Recovery Sessions on the 17th February, Esk (Council Chambers – Meeting Room 1) at 10.00am, Kilcoy (Kay Avery Place) at 2.30pm and 18th February 2011; Fernvale (Fernvale Futures) at 10.00am.

The sessions have been designed to inform the Somerset Regional business, industry and agricultural sectors how they can access the various forms of flood relief and assistance.

To ensure the sessions are tailored to your needs, we ask you to complete the details below to determine the assistance required during the sessions.

1. Business name
Business address
Contact name
Contact email
Contact phone
2. What type of business are you?
3. What immediate assistance do you require? (please provide details)
Financial Assistance Information
Assistance with applying for grants
Assistance with retrieving lost business records
Other

Which session are you interested in? ☐ Esk 17th Feb 10.00am ☐ Kilcoy 17th Feb 2.30pm ☐ Fernvale 18th Feb 10.00am

To register your interest in these sessions please complete this form and e-mail to mail@somerset.qld.gov.au or drop the form into any of Council's Offices located at: Lowood, Fernvale, Kilcoy or Esk preferable by Monday, 14th February 2011.

Please note: These sessions will be run at no cost to you.

IMPORTANT NOTICE – Privacy Statement

Somerset Regional Council is collecting and handling your personal information in accordance with the Information Privacy Act 2009. The information will be accessed by Somerset Regional Council for Council business related activities only. Some of this information may be given to BECIR to identify and assist you. Your information will not be given to any other person or agency unless you have given us permission or we are required by law.

This is a joint initiative of Somerset Regional Council & Business Enterprise Centre Ipswich Region

Somerset Region Frequently Asked Questions

Flood Recovery

25 January 2011

1. How do I find out about road closures in my area and beyond?

Council is currently working hard to assess the extent of damage to our road network. This will be an extensive task and will require a lot of patience from the community. We are prioritising emergent works on a basis of accessibility and public safety. Council updates on road closures are being coordinated at frequent intervals and can be found at www.somerset.qld.gov.au, for conditions on major roads and highways please visit www.131940.com.au

2. How do I report damage to a road in the Somerset region?

Council is asking residents to register road damage by calling 07 5424 4000. Once registered the road issue will be tasked for assessment and scheduled for restoration according to accessibility and public safety needs.

3. Are Council still running the kerbside collection of flood-affected rubbish?

Council is scheduled to collect kerbside rubbish from flood-affected areas until 28 January, 2011. Council has asked residents to leave rubbish on the footpath in urban areas and as close to the road as possible in rural areas.

4. Will Council still run kerbside collections after 28 January, 2011?

Council is asking residents who are unable to have their flood-affected rubbish ready for collection by 28 January, 2011 to register their details by calling 07 5424 4000. Council will assess extensions on a case by case basis.

5. Can I take my flood-affected rubbish to the landfill myself?

Yes, flood-affected rubbish can be disposed of at the Esk Landfill free of charge until 28 January, 2011.

6. When will my regular wheelie bin be collected?

Wheelie bin collection has resumed, however normal collection timetables will vary during the coming weeks. Residents are asked to leave their bin out until it is collected.

7. Can I still get help with the clean-up of my flood-affected property?

Council is trying to match volunteers who are willing to help with those who require assistance. If you need a hand with clearing flood-affected rubbish, please register with Council on 5424 4000 and we will endeavour to match you with someone who is able to help.

8. How can I help?

Council is asking those would like to volunteer assistance to register by calling 5424 4000. If you would like to donate money to the Somerset Flood Appeal please visit www.somerset.qld.gov.au

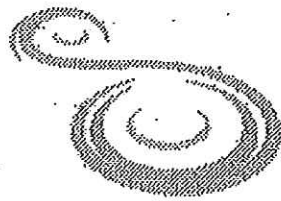
**For more information and up to date information please visit
www.somerset.qld.gov.au**

Contact Numbers

- SES: 132 500
- Police – Non-Urgent: 131 444
- Disaster Recovery Hotline : 1800 173 349
- Donate: 1800 219 028 (0600 – 2300 7 days)
- Centrelink: 180 22 66
- Insurance Council of Australia: 1300 728 228
- Volunteering Queensland: 1800 994 100
- Qld Government General enquiries and assistance: 13 QGOV (13 74 68)
- Community Recovery: 1800 173 349
- RSPCA: 3426 9999
- National Registration and Inquiry System (NRIS); register your details or find out about family: 1800 727 077
- Registry of Births, Deaths and Marriages (replacement of certificates): 1300 366 430

Contacts

Department of Communities Disaster Recovery Line	1800 173 349
Queensland Government	(13 QGOV) 13.74 68
Queensland Government Interpreter Service	13 14 50
Queensland Government	TTY 13 36 77
Australian Red Cross	1800 733 111
Building Services Authority	1300 272 272
Centrellink – Employment Service and Job Network	13 28 50
Centrellink – Family Assistance Office	13 61 50
Department of Employment, Economic Development and Innovation	13 25 23
Electrical Safety Infoline	1300 650 662
Employment Services Information	13 62 68
Insurance Council Hotline	1300 728 228
Lifeline Telephone Counselling	13 11 14
Fairwork Infoline	13 13 94
Financial Ombudsman Service	1800 337 444
Legal Aid Queensland	1300 651 188
Ipswich City Council	3810 6666
TTY via NRS (Quote 3810 6666)	13 36 77
Office of Fair Trading	13 13 04
Queensland Government Traffic and Travel Information	13 19 40
RACQ Road Conditions	1300 130 595
Relationships Australia	1300 364 277
Residential Tenancies Authority	1300 366 311
Salvo Care Line	1300 363 622
SES	13 25 00
The Insurance Ombudsman Service	1300 780 808
Worker Assistance Hotline	1800 035 749
Energex	13 62 62
Ergon Energy	13 22 96



Somerset REGIONAL COUNCIL

NEWS RELEASE -- 19 January 2011

Flood Clean-up information - Collection of bulk flood damage refuse

Residents are requested to place all flood damaged goods for collection on the footpath in urban areas and as close to the road as possible in rural areas.

Council will continue bulk rubbish collections until Friday 28 January 2011.

Flood damaged goods can also be deposited at the Esk Landfill at no charge up until 28 January 2011. Council transfer stations are open as normal.

Flood clean-up information - Burning of Rubbish

Should residents be intending to burn flood debris, please ensure this is restricted to vegetation only, as burning of other items may release dangerous chemicals and toxins into the atmosphere.

Mosquito and Disease Control.

Residents should ensure that all containers where water might accumulate should be emptied eg pot plant trays etc. This action will reduce the potential for mosquitoes and subsequent mosquito borne diseases.

Donated Items

Large quantities of donated items still remain at the Fernvale State School and Lowood High School Hall. Residents affected by flooding are encouraged to visit these locations to resupply themselves with donated furniture, household items, clothing and foodstuffs.

For further information about this news release, please contact:

Mayor:
Chief Executive Officer:
2 Redbank Street
(PO Box 117)
Esk Q 4312

Councillor Graeme Lehmann
Robert Bain

ST VINNIES OFFERINGS

Flood affected people can access resources including furniture for free from St Vinnie.

People who live in the Brisbane area- call the St Vinnies call centre on 3010 1096

People who live in the Ipswich area - call the St Vinnies call centre on 3812 2055

A person will come to their home and make an assessment of the goods needed. The goods (including furniture) will be delivered to them by truck.

People can also go to a St Vinnies shop and talk to the manager, explaining that they have been in the floods. They can then get resources for free.

Tues 1st Feb 2011

Need help with tax?

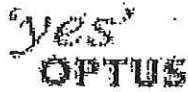
If you have been affected by natural disaster we can help with any concerns you might have about tax, including:

- fast tracking refunds
- giving you extra time to pay debts
- giving you more time to meet activity statement, income tax and other lodgment obligations
- helping to reconstruct tax records where documents have been destroyed, and make reasonable estimates where necessary
- helping you if you are experiencing serious hardship.

● MORE INFORMATION

- visit our website at www.ato.gov.au
- phone 1800 806 218 between 8.00am and 6.00pm Monday to Friday
- for assistance with reconstruction of records register on www.ato.gov.au/assistancevisit





Optus increases assistance to customers affected by Queensland floods

12 Jan 2011

Optus has increased its support for customers affected by the Queensland floods by adding new measures to its existing assistance package.

The package includes support for customers that experience financial hardship as a result of the floods and temporary loss of Optus services. Optus is also working with Red Cross to deliver 1,500 Pre-Paid Optus mobile handsets loaded with \$1,000 of credit to assist people affected by the floods in Queensland. These mobile handsets will be provided to residents who no longer have access to telecommunications services, regardless of whether they are an Optus customer, with call credit valid for up to 186 days.

Other measures include:

Extended payment period: Customers experiencing financial hardship as a result of the floods can arrange special extended payment timeframes for their Optus bill by contacting the Optus Financial Services team. In addition, in cases of extreme hardship as a result of property destruction due to the floods, Optus will consider waiving a customer's bill on a case by case basis.

Fees waiver: Customers that incur fees for late payments, service suspension or early service termination as a result of the floods can request to have their penalty fee waived. No reconnection fees will apply for customers that wish to reconnect their services within 12 months.

Free fixed-to-mobile and fixed-to-fixed call diversion: Optus engineers continue to work hard during this period to minimise impact on the Optus network in flood affected areas. Should customers experience a disruption to their Optus fixed home phone service, Optus offers free call diversion to any mobile or fixed number of their choice.

Consumer customers that are eligible for the assistance package can contact Optus Customer Care on 133 937, while SMB customers can contact 133 343.

Optus is also donating over \$500,000 in cash and services to assist the Queensland flood disaster relief efforts. This includes \$200,000 to the Queensland Premier's Flood Relief Appeal, in addition to the \$25,000 pledged through the Harvey Norman fundraising appeal. Optus will also match employee donations to the Flood Relief Appeal dollar for dollar as part of its internal workplace giving program.

Media contact: Kasia Ciszak - Optus Corporate Affairs - Tel: (02) 8082 7850

<http://www.optus.com.au/aboutoptus/About+Optus/Media+Centre/QLD+Floods/Optus+increases+assistance+to+customers+affected+by+Queensland+floods>

Somerset Region Community Recovery Newsletter

Issue 1

25 January 2011

Message from the Mayor Cr Graeme Lehmann

This Community Recovery Newsletter aims to inform Somerset residents of current issues relating to the recent flooding event, as well as offer helpful advice, contacts and information to assist in the recovery of our region.

I'm happy to say, our region is now in recovery mode and we are working hard towards building a strategy to rebuild the livelihoods and infrastructure of our communities. This will be a long term project and patience from our community is going to be paramount, however we will endeavour to keep you up to date with our progress.

As I have travelled through the Region over the last two weeks, I have been touched by those affected by the floods, and uplifted by the sense of community and coming together of neighbours, friends and strangers in an effort to help each other through this disaster.

Our region has rallied together and donated a lot of food and clothes for those who have been affected by the floods. I would like to thank those who have donated and also encourage those who have been affected to accept the help of others during this tough time by visiting one of the nominated drop-off points.

I am a proud leader within the Somerset Community, a community that is willing to pitch in and help others.

Helpful Phone Numbers -

Somerset Regional Council	5424 4000
State Emergency Service (SES)	13 25 00
Financial Assistance (Flood)	1800 173 349
Centrelink	180 22 66
Power - Energex	13 62 62
Water - Queensland Urban Utilities	13 23 64
Road Closures - Dpt of Main Roads	13 19 40

Public Health and Safety - The safety of our region's residents is paramount; to ensure you stay safe and healthy during flood recovery visit one of the Recovery Centres or www.health.qld.gov.au for information and practical advice from Queensland Health on how to ensure your safety after the floods.

Community Recovery Centres -

Community Recovery Centres offer a number of services to flood-affected residents including, recovery information, personal support, financial assistance and counselling.

LOCATIONS:

ESK CWA HALL

Centre Contact No: 0467 708 358

Open daily 10am - 4pm (Including Australia Day)

LOWOOD HUB

Centre Contact No: 5426 3432

Open daily 9am - 4pm (Including Australia Day)

FERNVALE FUTURES COMPLEX

Centre Contact No: 5427 0200

Open daily 10am - 4pm (Including Australia Day)



Somerset
REGIONAL COUNCIL

Community Recovery Newsletter

Roads Update - Road maintenance crews are working to repair damage to the region's road and bridge network. Works are being prioritised on the basis of accessibility and public safety. Council would like to remind residents to drive according to the conditions and to adhere to traffic signs. The restoration of the region's road network will be a long term task and the patience of road users is appreciated. Report road issues to Council by phone 5424 4000 or email mail@somerset.qld.gov.au

For more information on road conditions and closures visit www.131940.com.au

Clean-up Information - Wheelie bin collection has resumed, however normal collection timetables will vary during the coming weeks. Residents are asked to leave their bin out until it is collected.

Flood debris and household goods damaged as a result of the flood should be placed on the footpath in urban areas and clear of the road in rural areas. Residents with the capacity to transport flood damaged goods are able to dispose of rubbish at the Esk Landfill at no charge.

Power - Residents are reminded that inundated properties require an inspection from a licensed electrician, before power can be reconnected. If you're still experiencing trouble with power, please call Energex on 13 62 62.

Water & Sewerage - Water supply to all areas of Somerset is now restored. The boil water alert for Lowood, Fernvale and Vernor has been lifted; however a precautionary boil water notice remains for the communities of Minden, Brightview, Coolana, Helensvale Estate, Tarampa and surrounding areas on town supply. For more information on water related issues please contact Queensland Urban Utilities on 13 23 64.

Food Supplies - Supermarkets and shops across the region are beginning to receive deliveries and are starting to restock their shelves. Emergency food hampers are available to families affected by the floods at Community Recovery Centres (locations on front page).

How can you help? - Volunteers can register to help by calling Council on 5424 4000. Donated goods including food and clothing are available from the following locations:
Fernvale State School Hall
Esk Recovery Centre, CWA Hall
If you are able to donate cash to the Somerset Flood Appeal please visit www.somerset.qld.gov.au for information.

Financial Assistance - The State Government has a variety of flood assistance programs. For information on eligibility and how to apply, visit a Flood Recovery Centre or www.qld.gov.au/floods

*Wide Bay: Bundaberg, Munduberra, Electra, Maryborough and Gympie.

Central Queensland: Biloela, Cracow, Emerald, Moura, Rockhampton, Taroom, Theodore and Wowan

Southern Queensland: Allora, Alpha, Boonah, Chinchilla, Condamine, Dalby, Jericho, Killarney, Surat, St George, Warra, Warwick, Woodbine, Mount Sylvia, Tent Hill, Mount Whitestone, Grantham, Withcott, Murphys Creek, Gatton, Helidon, Toogoolawah, Toowoomba, Esk, Oakey, Bundamba, Brassall, Goodna, Ipswich, Mount Crosby, Redbank Plains

Sunshine Coast: Caboolture, Morayfield, Upper Caboolture

Brisbane: Flood affected suburbs including: Albion, Ascot, Brookfield, Bullimba, Charlotte, Chapel Hill, Coorparoo, Darra, Edison, Jamboree Heights, Lutwyche, Moggill, New Farm, Paddington, Pinkenba, Roma St, South Brisbane, Sherwood, Salisbury, Sunnybank, Tingalpa, Toowong, Valley, Wacol, Woolloongabba, Wynnum, Yeronga

Media contact: Elouise Camplon, [REDACTED]

Reference Number: 455A/2010

<http://www.telstra.com.au/abouttelstra/media-centre/announcements/update-to-telstra-assistance-package-for-queensland-customers-affected.xml>

16 April 2011

The Consumer Appeals Service
AAMI
PO Box 14180 Melbourne City Mail Centre
Victoria 8001

Regarding AAMI building insurance claim: [REDACTED]

Dennis Ward & Suzanne Jones
[REDACTED] Fernvale 4306

Request for Decision to be reviewed.

- Your decision includes 3 separate events based on the Water Damage Assessment.
- The distinction between dot points one and two are the request for the review.
- Dot point 3 is accepted as is.

Please note: The inundation levels contained the WRM assessment are incorrect.

Grounds for review request.

1. That advice provided by AAMI prior to the event was that the scenario which occurred on the 11 January 2011 would be covered.
2. That the 'unnamed tributary of Ferny Gully' mentioned in the Water Damage Assessment falls within the general definition of 'Drain'.
3. That the Site Inspection by MRM Water & Environment conducted on 3 March 2011 was not comprehensive.
4. That the Water Damage Assessment is flawed and contains assumptions which are not supported by any reference to hydrology modelling. Topography consideration has not been extensive.
5. That supporting evidence (video and photos) supplied was not included in or referenced in the Water Damage Assessment.

Review Request

For the reasons set out in this document, that the WRM Water Damage Assessment be set aside and that the inundation to the inside of the house be approved to 370mm, and shed to 900mm as per supplementary evidence provided to AAMI Wednesday 13 April 2011.

1. Advice provided by AAMI

On the evening of 9 January 2011 at 10:47pm I phoned AAMI on 132244 to discuss Stormwater coverage, and in particular obtain clarification of coverage under the heading of "What we cover – insured events" and "You are not covered".

This call resulted from a review of the Home and Contents Policy Product Disclosure conducted by myself on the evening of 9 January. The trigger for the review of the PDS was;

- the high rainfall on the day of Sunday 9 January that had seen increased runoff due to the saturation of the ground.
- the Premiers Flood Appeal broadcast on TV, Sunday 9 January. During the broadcast there was regular advertising from Suncorp Insurance. It prompted us to check our AAMI PDS.

At first I spoke to an AAMI employee on the General Insurance line. I described the situation with the water that runs through pipes under the road and into the reserve to the west of our property, and that due to the limited capacity of the pipes, that there was a possibility of the water running over the road and flooding our property. The lady advised me that I should be covered, but suggested that she put me through to a claims officer as they would be in a better position to advise.

I then repeated the scenario with the claims person who confirmed that we would be covered if water was unable to pass through the drain pipes, and flowed over the road into our property.

During the call I was advised that the computers were down at this time. From conversations with AAMI staff following the call on the 9th January I was informed that no notes were put on my file regarding the enquiry.

If we had not been covered for the scenario our intent was to change Insurer.

Telstra phone records for this period shows a call made to AAMI of 13minutes 33 seconds.
(Appendix A)

2. That the unnamed tributary falls within the general definition of a drain.

Please note, the PDS does not include a definition of drain.

drain/drān/

Noun: A channel or pipe carrying off surplus liquid, esp. rainwater or liquid waste.

Verb: Cause the water or other liquid in (something) to run out, leaving it empty, dry, or drier.

trib·u·tar·y/tribyə,terē/Noun

1. A river or stream flowing into a larger river or lake.

The “unnamed tributary” detailed in the assessment is described as having “a channel with defined bed and banks in the vicinity of the property”. The below photo shows that the unnamed tributary is nothing more than a “spoon” drain. The reserve and drain is fully grassed and maintained by council with regular slashing by tractor. It is usual dry land.

This feature is not marked as a tributary on council maps, in fact it is not marked on any maps that I have seen.

The primary purpose of this drain is to remove water from the drain that runs on the south side of the Brisbane Valley Highway towards Brouff Rd and beyond to the school. Work was done on the section of drain between Brouff rd and drain pipes to improve flow in October 2010.

Sarah McCabe states that “However, upstream of the Brisbane Valley Highway the channel is poorly defined”.

The reason for this is that the drain was put in place when the highway was raised, and is there to drain water from one side of the highway to the other. The land on that side of the highway is used for grazing of beef cattle. It is relatively flat at the point of the highway and there is no channelling or definition and certainly there is nothing there to suggest a tributary. The flatness of this land means that it has a tendency to retain water.

Picture of drain adjacent to property. Drain is grassed and was slashed by council Thursday 14/4.



3. That the Site Inspection by MRM Water & Environment conducted on 3 March 2011 was not comprehensive.

Prior to the site inspection, I spoke to Samantha within AAMI's flood assessment team on Tuesday 22/2/11. Samantha informed me at that time that they had the assessors report and detailed the contents of the report with me. She stated that the claim was still pending a general hydrology report.

Samantha stated that the reason for the hydrology report was determine the percentage of inundation caused by the first event which was covered, and that of the second event which was not covered. I understood that explanation.

Samantha called me back shortly after to advise that a site specific report was to be completed. There was no mention of the first event being broken into "Storm" or "Flood" components.

Site Inspection

I made myself available to Sarah McCabe on the 3rd of March 2011. I needed to take the day off from work for this appointment as Sarah insisted that she needed to meet with me at 12 midday. Sarah was 15 minutes late for this appointment.

The majority of the time on the property was spent in the house detailing the events listed in the report and taking photos inside the house. No more than a couple of minutes was spent outside of the house discussing the events, water flow etc.

At no stage during the discussion did Sarah give any indication that the report would be breaking the Storm event into 2 components. If she had I would have been able to show her evidence on the property of the direction of water flow.

In the interview I did mention the damage caused to Brouff rd, and the Rail trail, but neither of these points have made it into the report. The damage in both instances left large amount of gravel in the direction of our property, indicating direction of water flow.

4. That the Water Damage Assessment is flawed and contains assumptions which are not supported by any reference to hydrology modelling. Topography consideration has not been extensive.

Sarah McCabe's assessment includes the following information in paragraph 3.

"Based on the available topographical information, the catchment originates on the south-western side of the Brisbane Valley Highway and drains directly across the highway to the subject property."

We are in total agreement with Sarah's statement, however Sarah has not expanded on this in the assessment and has instead focused on Ferny Gully and unnamed tributary. This is a crucial oversight in the report.

Appendix B View 1 shows elevations in the immediate catchment referred to by Sarah. As can be seen the storm water flow off this area would be significant. In fact, the area immediately opposite our property is the lowest point in the catchment. The change in vegetation at the low point can also be seen from the Google Earth image.

Our observations and that of others on the day was that the volume of water coming into this catchment area was so large that it simply flowed across the road into our property.

In addition to this;

- Storm water ran down Brouff Rd, before breaking out in a number of points directing water to the catchment opposite our property and onto our land.
- The volume and velocity of the storm water coming from further up the catchment meant that water went over the Rail Trail and broke through in a number of places causing significant damage. Again the gravel trail points in the direction of our house. One of these points is some 500 meters from Ferny Gully.
- Ferny Gully runs in a North East direction. As a result of this Ferny Gully moves further East of our property the further it goes from the highway. Houses on the East side of Nardoo St, that back onto Ferny Gully sustained nil, or minimal inundation during the Storm event. See Appendix B - View 3 for location of Ferny Gully relative to our property.
- Building Materials stored in the South-east corner of the property were trapped in the entrance gate and fencing on the East boundary of the property, and in the neighbours yard on Eastern boundary. These materials were trapped in the fencing by the force of water and did not move with the later flood event. See Appendix D

Appendix B - View2 shows my assessment of water flow as evidenced by damage occurred on Rail Trail, Brouff rd, and observations of the event.

Sarah McCabe does not reference any modelling done in determining her conclusion. In the section of "Findings" Sarah's first heading is "Comments". In the section Sarah lists what she sees as relevant facts. And as mentioned, does not list or discuss the topography features such as elevations, ground saturation, the Rail Trail or Brouff rd.

The next section in the heading of findings is headed "Conclusion". Nowhere in the Water Damage Assessment document does Sarah provide an actual hydrology assessment that explains what the volume of water would have been coming down in these areas, where the water would have flowed and how the water would have entered my property according to her findings.

Her "Conclusion" lists four points. I can only gather that this is an opinion as the assessment method or model used to determine this is missing from the assessment document.

Sarah McCabe has not included in her assessment any details to indicate the accuracy of the assessment. Hydrology can be influenced by many variables, none of which are listed in the assessment.

5. That supporting evidence (video and photos) supplied was not included in or referenced in the Water Damage Assessment.

Sarah McCabe viewed this video during the inspecting and asked for a copy to be emailed to her as she stated "her boss would be very interested in viewing this as other claims were being assessed in the area".

In addition to the video, 17 photos were sent to Sarah on the 13th March 2011.

The photos shown to and sent to Sarah included the photos of the damage of the Rail Trail. As mentioned, the Rail Trail is not mentioned in the report at all.