

# Flood losses\_CampbellS - Cover sheet

Name:	Sharron Campbell
Policy number:	[REDACTED]
Insured address:	[REDACTED] Redbank Qld 4301
Contact number:	[REDACTED]
Contact email:	[REDACTED]
Postal address:	[REDACTED] Brisbane Adelaide St Qld 4000
Contents:	List of goods damaged/destroyed
	Receipts for goods (where they could be located)
	USB flash drive with photographs and electronic documents

Flood losses\_CampbellS - Kitchen

Item	Number	Cost	Notes	Reference
Samsung Fridge	1	\$1,099.00		
Microwave	1	\$179.00		
Assorted Kitchen Goods		\$1,707.65		
Kitchen Trolleys	2	\$83.94		
Electric Oven	1	\$0.00	I had already bought a new oven to replace this one, but the house went under before it could be installed, so the old one essentially has a nil value.	
Freestanding Upright Westinghouse Electric Oven	1	\$773.00		
Haier Slimline Dishwasher	1	\$799.00		
Egg Poacher	1	\$59.95		
Dining Suite (7 piece)	1	\$999.95		
Drinkwell Platinum cat fountain	1	\$102.00		
		\$5,803.49		

Item	Number	Cost	Notes	Reference
Panasonic Television	1	\$2,999.00		
Pioneer DVD player	1	\$199.00		
Xbox 360 (black 2nd generation)	1	\$448.00		
Playstation 3 (slimline 360 GB)	1	\$599.95		
Playstation 2 (slimline)	1	\$159.00		
Playstation 2 controllers	2	\$79.90		
Wii (white)	1	\$298.00		
Xbox 360 controllers	2	\$89.90		
Xbox 360 Guitar Hero Complete Band set	1	\$198.00		
Wii Nunchucks	2	\$58.00		
Wii charging station	1	\$38.00		
Nintendo DSi (black)	1	\$248.00		
HDMI switch box	1	\$109.95		
HDMI cables	5	\$150.00		
Dlink wireless access point	1	\$161.20		
Framed picture: Tales of Monkey island	1	\$274.99	Print + framing costs	
Framed picture: the great A'Tuin	1	\$295.00	Print + framing costs	
Framed Exploding Dog prints	2	\$180.00	Print + framing costs	
			Some of the actual DVD discs were able to be salvaged by getting them out of the cases and washing them. Those are not included in the claim as they are fine to play.	
DVDs	665 (see attached list)	\$10,000.00		
Burgundy leather couch, sectional	1	\$4,100.00		
DVD racks	8	\$792.00		
iPod 160 gb	1	\$329.00		
iPod nano 16gb	1	\$229.00		
Kubus shelves	3	\$294.00		
Asus notebook (15 inch)	1	\$1,636.70		
Coffee table	1	\$179.00		
Plasma TV stand	1	\$399.00		
Lamp table	1	\$149.95		
Billion ADSL wireless modem router	1	\$185.00		
Panasonic telephone	1	\$229.00		
Tales of Monkey Island art portfolio	1	\$24.99		
Olympus camera	1	\$599.95		
Surge protector power board	1	\$32.95		
13 port USB hub	1	\$33.80		

Logitech Bluetooth mouse	1	\$69.95		
Bodyworx Exercise Bike	1	\$299.00		
Firefly/Serenity 'Little Damn Heroes' figures (Jayne, Mal, Kaylee)	3	\$299.85		
		\$26,469.03		



Item	Number	Cost	Notes	Reference
Threadless tshirts	20	\$245.00		
Threadless Hoodies	5	\$125.00		
Teefury tshirts	52	\$468.00		
Cargo pants (Ezibuy)	4	\$79.80		
Black slacks (Target)	7	\$279.65		
Jeans (EziBuy)	2	\$79.92		
Tshirts (plain, work)	13	\$135.00		
Sweaters (Target longleeved)	8	\$239.60		
Woolen winter coat (Target)	1	\$65.00		
Expedit white shelves (Ikea)	1	\$189.00		
Queen bed frame	1	\$399.95		
Queen bed mattress	1	\$429.95		
Bedside table	2	\$499.90		
Chest of drawers	1	\$499.95		
Hare Through Flame (Vermeil Edition) pendant	1	\$105.00		
Lamp table	1	\$149.95		
Shoe racks	4	\$103.80		
Swatch Watch	1	\$145.00		
Asus notebook (15 inch)	1	\$999.00		
Monrovia jacket	1	\$149.99		
		\$5,388.46		

Item	Number	Cost	Notes	Reference
Bosch cordless Drill	1	\$69.95		
Bosch orbital sander	1	\$99.95		
Bosch Hammer drill	1	\$109.95		
Black and Decker Electric screwdriver	1	\$61.97		
Chest freezer	1	\$499.00		
Front loader washing machine	1	\$849.00		
Clothes dryer	1	\$229.00		
Column oil heater	1	\$99.95		
Column oil heater	1	\$49.95		
Pedestal fan	1	\$29.95		
Pedestal fan	1	\$49.95		
Cat scratch tree	1	\$79.95		
Cat scratch tree	1	\$69.95		
Cat scratch tree	1	\$59.95		
Cat scratch tree	1	\$49.00		
Cat scratch tree	1	\$89.95		
Dremel and attachments	1	\$180.00		
Filing cabinet	1	\$299.00		
Dyson vacuum cleaner	1	\$599.00		
Dyson accessories	7	\$298.00		
Office chair	1	\$179.00		
		\$3,873.42		

Item	Number	Cost	Notes	Reference
Bookshelves	4	\$396.00		
Bookshelves	4	\$600.00		
Bookshelves	2	\$198.00		
Sofa chair	1	\$350.00		
HP Pavillion 13 inch laptop	1	\$2,200.00		
Dell monitor (27 inch)	1	\$1,470.00		
LCD monitor (21 inch)	1	\$400.00		
Books	1512	\$37,800.00	This is assuming an average price of 25.00 per book.	
Zombies games	9	\$277.50		
Fluxx	1	\$22.95		
Fluxx Monty Python	1	\$29.95		
Munchkin game	1	\$37.95		
Macbook black 13 inch	1	\$2,239.00		
		\$46,021.35		

Item	Number	Cost	Notes	Reference
Rug: runner	1	\$199.00		
Rug: area	1	\$69.95		
Crumpler bag: Chester Squander	1	\$130.00		
Crumpler bag: Barney Rustle	1	\$155.00		
Crumpler bag: The Fug (iPad)	1	\$89.00		
Crumpler bag: The Seedy Bar	1	\$165.00		
Crumpler bag: The King Single	1	\$250.00		
		\$1,057.95		



April 2011					May 2011					June 2011						
M	4	11	18	25	M	30	2	9	16	23	M	6	13	20	27	
T	5	12	19	26	T	31	3	10	17	24	T	7	14	21	28	
W	6	13	20	27	W		4	11	18	25	W	1	8	15	22	29
T	7	14	21	28	T		5	12	19	26	T	2	9	16	23	30
F	1	8	15	22	F		6	13	20	27	F	3	10	17	24	
S	2	9	16	23	S		7	14	21	28	S	4	11	18	25	
S	3	10	17	24	S	1	8	15	22	29	S	5	12	19	26	

(507 125) **March**

WEEK 11

077/288 **Friday 18**

7.00 am

At Redbank by ~~FAAT~~

8.00

(Gw) With jaws cleaned - ~~locked in~~

9.00

(Gw) House cleaned - back to Lake L.

10.00

- A mart delivers ✓ cards
- Appliances online delivers - Locked in
- Ikea delivers ✓

11.00

\$1000 Daniel Burton  
(P. 15) (Wally Person)

Noon

~~Cancel rent auto payments~~

1.00

2.00

Any reh ~ it from ✓

3.00

4.00

5.00

Finish packing, including TV.

6.00

Clean Mice

7.00

8.00 pm

A mart - 9-11

Statement of Sharron Lee Campbell in relation to the January flood event in Redbank, Queensland, a suburb of Ipswich.

1. My name is Sharron Lee Campbell and I am a Senior Privacy Officer with the Office of the Information Commissioner.
2. I own and occupy [REDACTED] in Redbank, the complex known as [REDACTED]. It is my principal place of residence. I am [REDACTED] years old.
3. My home is a two story townhouse. It was inundated during the January 2011 floods to approximately four feet below the second story ceiling.
4. During the day of January 11, 2011, I became aware that floodwaters were likely to affect suburbs in the Ipswich area and began taking steps to prepare for this by moving my belongings upstairs.
5. While undertaking this exercise I was in contact with a friend via Instant Messenger. Throughout the day we both tried to find out more information about the extent to which my home was likely to be affected.
6. We were unable to locate anything besides a mention of the possible inundation of Bridge St on the Ipswich City Council website. Throughout the day I had the television on Sky News, and there was no directly relevant information provided through that service.
7. This was extremely stressful for me as I live alone and do not drive, and am responsible for a number of pets.
8. My friend offered several times during the day to come and get me and my pets, but she lives at the Gold Coast and also does not drive, so I was reluctant to ask her to arrange someone to come and get me, given there did not seem to be any information indicating a serious possibility of severe flooding in [REDACTED].
9. I began to make plans to remain on the second story of my home should the floodwaters reach us. I filled the bathtub with water as a source of drinking water, brought all non-perishable food upstairs, and secured my pets in an upstairs bedroom.
10. I also packed an evacuation bag--one small backpack with food for my cats and a water dish, and a few changes of clothes, first aid items and over the counter medications--and made plans for an emergency evacuation should it become obvious that remaining on the second floor was not feasible. I strapped the cat carriers to a furniture trolley and waterproofed it with tarps and duct tape.
11. Should it have become necessary, I would have walked out through the easement located at the rear of [REDACTED] and taken refuge in the Redbank Train Station railway overbridge. My reason for choosing this location was that it was high enough it should remain safe from inundation, it was completely covered and weatherproof, and it was likely that the power would remain on, providing light. There was also a source of food and drinking water in the vending machines located on the platform.

12. As the day progressed and the water became visible in the tennis court I began to be concerned, and to doubt the feasibility of remaining on the second story of my home. It was too late to ask my friend to come and get me as the Ipswich Motorway was covered in water and she was highly unlikely to be able to get to [REDACTED], given the traffic reported on the news.
13. I contacted Queensland Rail to enquire as to whether an exception could be made to the rule which forbids animals on the train, given the circumstances, but they advised me that no such exception would be possible, and that if I was found to have animals on the train, the ticket inspector would require me to disembark.
14. Evacuating to an evacuation centre was not feasible as the news reported that they were not accepting animals and I was not prepared to leave my animals behind. I have both an ethical and a legal obligation to ensure that they are cared for properly, and leaving them behind would have been a breach of both of those obligations.
15. My stress levels increased significantly as the sun went down, exacerbated in large part by my inability to find out any information about what was likely to happen to [REDACTED]. At that time, I found it difficult to credit that we were in serious danger, given that no one has made any attempt to warn us to evacuate.
16. Sky News had reported that, in other neighbourhoods, the SES and/or the Police had advised residents to evacuate. Given that no one had come to [REDACTED] a complex of 42 townhouses, many of which house families with young children, we were unlikely to be in serious danger.
17. The water rose slowly through the tennis court and over the end of the [REDACTED] driveway, and it was around that time that I realised we were in serious danger of flooding, despite the authorities not advising the complex to evacuate.
18. I began to make serious plans to activate my evacuation plan to shelter in the Redbank Railway Station overpass. I packed a few more items into my evacuation bag, adding a sweater and a small towel, my iPad and battery backups for my phone, and checked that the trolley was secure. I intended to walk out once the water covered the driveway of the unit located next to mine, Unit [REDACTED].
19. Before this occurred, a member of the body corporate committee with whom I had been speaking throughout the day knocked on my door. He advised me that he, his wife, and his friend were evacuating to his mother's house, and that I could go with them. I said that I would not leave my animals behind, and he said that they were also welcome.
20. At 21:18 I made the decision to evacuate.
21. I was unable to get one of my cats at that time as he panicked and, weighing 8.4 kilograms, when he attacked there was nothing I could do to get him out from under the bed. I had to take the animals I was able and get them out. I was hoping I might be able to return for him.



22. I evacuated with my new friends and got the cats settled in. We returned to [REDACTED] at approximately 23:00. At that time I was able to retrieve my other cat. The water was knee deep, approximately 45 centimetres, at that time.
23. I contacted NRMA, with whom I was insured for approximately one hundred and seventy thousand dollars, in the very early hours of January 12 to advise them of the circumstances and make a claim. I was verbally advised that I was "not covered for flood", but that I should name three items which were destroyed. I chose my couch, my television and one of my computers.
24. Over the next two days, we returned to [REDACTED] a number of times to observe the depth of the inundation. I also attempted to speak with NRMA on several occasions, which was not possible; I was unable to get through.
25. I expected my place to be completely submerged, given the speed with which the waters rose, but the water did not go higher than approximately halfway up the windows of the second floor. I was grateful for this fact, given that I had an inkling of the expense involved if the roof was submerged, but it was small comfort given that I knew that everything in my home, and my home itself, would likely be destroyed, including my extensive library.
26. I have been collecting books since I was 7 years old. When I came to Australia as a fifteen year old to meet my father I brought with me two suitcases: one small one of clothes and other essentials and one large one of books. Many of those books I had still owned when the floodwaters inundated my library. Of those, only one survived.
27. Only ten percent of my library survived. Of the books destroyed, many were out of print and are so expensive now I could never replace them. Many were irreplaceable because of the emotional attachment I had to them. I lost most of what I owned, but the loss of my library was gutwrenching. I am still unable to think or talk about it without crying.
28. The waters began to recede on January 13. They reached knee deep in my home at approximately 15:05. I entered my property, wading through knee deep water, and there was nothing I could do. A large portion of my library and DVDs were sprawled in a muddy waterfall down the stairs. When I opened the doors, DVDs were caught in the tide and floated out of my house.
29. My furniture had been tossed around in the floodwaters and there were holes in the ceiling from where it had been driven through it. My garage had been reduced to a tangled chaos of junk, to the point I was unable to even begin to work out how to enter. A friend made their way through to get the door open, having to smash their way through the mess.
30. I went upstairs to see the library. It was utterly destroyed, with many shelves having collapsed. A neighbour, and his cousin and cousin's wife came to help me. They asked what was the most important to try and save, and I said the books. They packed up the ones that had survived in bags, garbage bags and some plastic boxes and carried them out to the cousin's car. I think I was in shock, as they told me just to wait at the car while they carried the books out.

*Notes*

31. There was nothing else I could do until the water went down completely. I took some photos and closed my home up, and they drove me and my books to the house of the women who I was staying with.
32. I awoke early on Friday the fourteenth and walked down to [REDACTED] alone. We had planned to go down at a later time, but I could not sleep and I had to go down.
33. When I arrived and went in, I went upstairs to try and start cleaning up. I broke down several times and called several friends for help. I was in extreme emotional distress, but I kept placing sodden and destroyed books into garbage bags.
34. Shortly thereafter a pair of volunteers appeared in my doorway and asked if I wanted help. I said yes, and they came upstairs to start helping me. I do not have a very clear recollection of that day, but the entire house was emptied of belongings. I think at one point there were between six and ten people in my house helping me.
35. The few items that could be salvaged were placed up high. A friend of mine arrived in the afternoon and she packed my belongings into her car. I took many photographs of that day.
36. All photographs are set out in the accompanying document.
37. The following day, a number of my friends arrived to help gut the house completely. Between them and the many volunteers, we were able to rip it down to bare frames.
38. A former colleague of mine had offered a house for me and my animals to stay in, and on Saturday night I stayed there with a friend.
39. The following day, her family came to get us and we drove to [REDACTED] to collect the few belongings that were left there, and then to their house at the Gold Coast. They wanted to make sure I was okay and was not left alone.
40. After that, I returned to the house at Hendra to try and settle in and make sure the cats were okay.
41. The following week was spent travelling out [REDACTED] on the train to keep working on my home, to get it ready for rebuilding. There was a lot of work to do.
42. I spent the evenings and early mornings compiling documents, photographs and lists for NRMA in order that they could assess my claim.
43. I returned to work the following week, and worked on my home after work and on the weekends.
44. I sought quotes on rebuilding my home, and looked in a builder, plasterer, plumber, electrician, painter and other tradespeople. At this time I expected the costs to reach between twenty and thirty thousand dollars.
45. I had been informed by NRMA that I was not covered for flood on several occasions, so was not and am not expecting them to pay any money on my policy, and so I borrowed the money needed to rebuild my home.

46. My home was completed on Friday, March 18 2011. I moved back in on Saturday, March 19, 2011. The total cost of rebuilding my home and replacing the furnishings was in excess of fifty thousand dollars.
47. As at Sunday, April 3, 2011 – over 11 weeks since I made my claim – I still do not have a decision from NRMA about whether they will pay any monies on my claim for approximately one hundred and thirty seven thousand dollars. Contact from them has been minimal.
48. I am very relieved to be back in my home. Despite it having been flooded it is still my home. and I feel an emotional connection to it.
49. However I am extremely angry about the fact that no one came for us. [REDACTED] is a large complex housing many adults and young children, and no one came to warn us that we should evacuate. If Sky news reports were accurate many, many other neighbourhoods received such warnings but not one person came to warn us. We were left entirely on our own and that is simply not acceptable.

Signed: [REDACTED]

Date:

5 April 2011

11 April 2011  
10:12 AM  
Telephone out to NRMA

Rang NRMA to check on the progress of my claim and to see if they had an ETA for a decision to be made. The reason for making the call on this date was that Friday April 8 was three weeks from the date the Hydrologists attended at my premises; Stacy had advised in her call of the 24<sup>th</sup> that a decision would be available two to three weeks after the hydrologists attended my property.

I spoke to Leanne at the number Stacy provided. She advised me that they had no idea when a decision would be made as they were still waiting for hydrologist's reports to come in. I asked her to confirm that NRMA had no idea as to a date, and she said that she did not want to even try and give an estimate as it could be completely wrong.

I then asked her if someone could call me when the hydrologist's report was received for my property, as it had been 12 weeks since I put my claim in and, while I understood that they are under a lot of pressure, it was getting to the point where I was considering my options to take this further, most likely to the financial ombudsman.

She put me on hold and went to speak to Stacey. When she returned she advised me that someone would contact me when the relevant hydrologist's report was received. They would not be able to give me a decision, which I said I understood.

I also asked her about the hydrologist's report that I spoke to Stacey about on the 24<sup>th</sup> of February, and advised that I had not received a copy. I requested that she send it out as Stacy had promised to do. She told me that, because the initial report would not be relevant to their decision on my claim, they were not allowed to send them out. I advised that I understood and was not angry at her, but that I was making a note of the fact that it was promised to me on the 24<sup>th</sup> of February and NRMA was not following through on that promise.

Sharron Campbell (signed)

18 April 2011

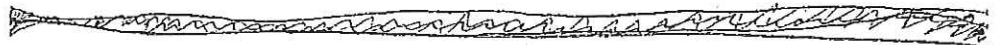
Leonard  
Kim ^ → NRMA



• She Rang - L/M on my voicemail @ 10:04, advising she wished to discuss my claim

• I Rang back - got her voicemail. L/M asking her to call me back on the mobile.

Note: If I don't hear from her by 1200, I'll call again.



→ Kim rang 10:35 - advised that they had determined the damage was caused by Flood and was not covered.

— she said NRMA would send a decision letter & the supporting material on which the decision was based.



19<sup>th</sup> April 2011

MISS S L CAMPBELL

BRISBANE ADELAIDE STREET  
QLD 4000

Insurance Australia Limited  
ABN 11 000 016 722  
AFS Licence No. 227681  
trading as NRMA Insurance

GPO Box 1162  
Brisbane QLD 4001 Australia  
Telephone 131 123  
Facsimile 07 3135 1470  
nrmaql.com.au

Policy Number(s):  
Claim Number(s):  
Date of Loss: 11/01/2011

Dear Miss Campbell,

Recently you made the above claim for water damage to your home.

Your NRMA Insurance Product Disclosure Statement and Policy Booklet explains what can be claimed under your policy.

Your policy covers loss or damage to your home caused by storm (see page 15 of the Booklet). However your policy does not cover loss or damage caused by flood (see pages 15 & 35 of the Booklet).

As such we needed to determine how your home was damaged and have conducted an extensive review of your claim. The review included a physical assessment of your property, aerial photos taken during the flood, QLD Government mapping of areas that were impacted by flooding and an external hydrology report specific to your property.

The information collated indicates the cause of damage to your property was flood.

As such we regret that we are unable to cover your claim.

If you disagree with our decision and wish to request a review of the determination you can contact Customer Relations:

Free Call: 1800 045 517  
Free Fax: 1800 649 290  
Email: [Customer.Relations@iag.com.au](mailto:Customer.Relations@iag.com.au)  
Mall: Customer Relations  
Reply Paid 62759  
Sydney NSW 2000  
(Free post, no stamp required)

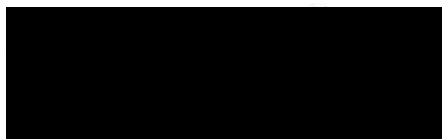
Customer Relations will treat your complaint as a dispute and assign one of their staff members to review your claim. Customer Relations will contact you with a decision usually within 15 business days of receiving your dispute.

If you are unhappy with the decision made by Customer Relations, you may seek an external review. Customer Relations will provide you with information on external review options, such as referring you to the Financial Ombudsman Service (FOS).

Please note your No Claim Bonus will not be affected.

We collect, use and disclose personal information to administer, investigate and assess this claim. Our Privacy Charter explains how we handle personal information. If you would like a copy, please contact us.

Yours sincerely,



Graeme Emlay

Claims Manager