

Statement of Witness

Queensland Floods Commission of Inquiry

<i>Name of Witness</i>	Leslie Harold CAMERON
<i>Date of Birth</i>	[REDACTED]
<i>Address and contact details</i>	[REDACTED] Eagle Street Goodna Ph. [REDACTED] m. [REDACTED] email - [REDACTED]
<i>Occupation</i>	Australian Army (retired)
<i>Officer taking statement</i>	Detective Senior Sergeant Mark Reid
<i>Date taken</i>	05 October 2011

Leslie Harold CAMERON states:

1. I am a married man, [REDACTED] years of age and currently live at [REDACTED] Eagle Street, Q. 4300. At the time of the floods I was living at [REDACTED] Mill Street Goodna. I am retired but my prior employment was with the Australian Army.

Insurance Issues

2. At the time of the floods in January 2011 I was insured with the RACQ Insurance Company. The policy with RACQ was for both home and contents for the address at [REDACTED] Mill Street Goodna. I have had the policy with RACQ for the last eight years.
3. I made an insurance claim with RACQ Insurance on the 12 January 2011 after being flooded on 11 January 2011. I made the claim over the telephone and the claim number provided to me was [REDACTED]. I was not given any advice at the time of making the claim. They did not mention anyone coming out to see me. RACQ simply said that they would get back to me regarding the claim. They did not ask us how much damage we had sustained or anything like that. We were only given the claim number.
4. I am not sure who contacted who next, but we were told that an assessor would attend our residence. MYI Freeman Loss Adjustors attended a few weeks later on 25 January 2011. The female assessor had a look around the property, and we gave her some of the photographs we had taken of the property and damage we had sustained from the flood. These were for the purposes of proof of ownership. The assessor said

Witness Signature [REDACTED]
Page Number 1 of 4

Signature of officer [REDACTED]

400 George Street Brisbane
GPO Box 1738 Brisbane
Queensland 4001 Australia
Telephone 1300 309 634
Facsimile +61 7 3405 9750
www.floodcommission.qld.gov.au
ABN 65 959 415 158

that she would put in a report to the insurer, RACQ, but did not give us a time period for the lodging of the report.

5. After the assessor attended we rang RACQ on 29 January 2011 to see what was happening with the claim on the damage to our property. RACQ told us that MYI had not sent the report back to them at that stage. On Monday 7 February 2011, MYI told me that they had sent the report to RACQ and it was RACQ's problem if the report had been lost. It then became a battle of MYI and RACQ blaming each other for the whereabouts of the report.
6. In the next lot of telephone calls to RACQ on the progress of our claim, RACQ started to tell us that our case officer was in a meeting or was not available to assist us at the moment. We were then told that the case officer was being changed.
7. It was at this stage that I put in a complaint to RACQ about the process. I received a letter shortly after stating that the complaint had been sent onto the independent internal dispute area of RACQ. We were told that further investigation reports were required from the hydrologist for our address.
8. At no time did we ever have contact with a hydrologist, and a hydrologist never came to our home address. I did not ever receive a copy of a hydrology report for our home address.
9. We then continued to contact RACQ because they were not responding to our claim. A few months ago my wife Lois received a telephone call from RACQ stating that they agreed our property had been flooded, but that our claim for insurance had been denied. They did give us a reason for refusing the claim, which related to us being on the Brisbane River and not the Bremer River. People living on the Bremer River were apparently paid out by RACQ, and it had been mentioned in the newspaper that they were paying Ipswich residents.

Witness Signature [REDACTED] .. Signature of officer [REDACTED]

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10. RACQ gave us hardship money of \$5000.00, with a catch that if we did not get our claim approved, we may have to give the \$5000.00 dollars back. They gave us \$12,500.00 compassionate payment after denying our insurance claim, but took the \$5000.00 dollar financial hardship payment out of that sum, leaving us with \$7,500.00. At this time there were rumours that RACQ paid claimants from Ipswich \$14,500.00 which was more than us. I thought all the policies regardless of the areas should be paid the same amount of money.
11. We had to wait to apply to the Government for financial assistance until our claim had been refused by the insurance company which caused us financial hardship. It left us without money for a long period of time.
12. Any contact that we had with the insurer was over the telephone. With a majority of all contact with RACQ made by my wife and I.
13. I made a separate complaint about the way we were treated by RACQ which is in the hands of legal aid. It has not been finalised at this stage.
14. RACQ's attitude toward us has been uncaring. By that I mean they treated us like a claims number and not people. Their responses were not helpful and the claim took a very long time to finalise. I often had trouble contacting RACQ, because when I rang most of the time the case officer was in a meeting. The insurer did not ring us to keep us updated on our claim. Most of the telephone conversations were made by us to RACQ.
15. There are some issues that I wish to discuss regarding the handling of insurance. They are :
- a. That RACQ stated that they were not going to pay claims for Goodna and Gailes, but then 2 day later making a statement in the Courier Mail that they

Witness Signature [REDACTED]
Page Number 3 of 4

Signature of officer [REDACTED]

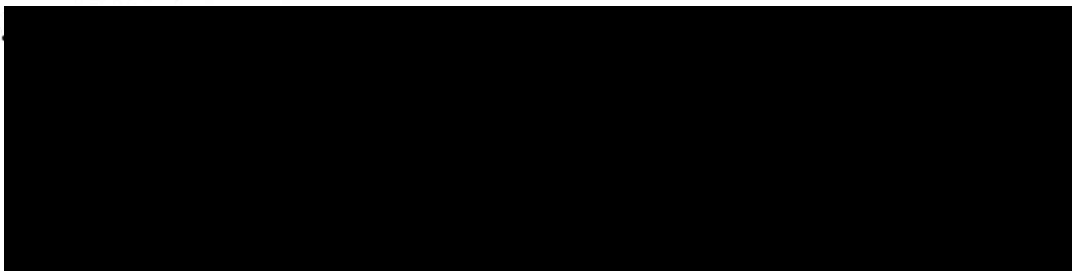
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are paying claims from these areas. I think that they should honour these insurance contracts that they have with me and others.

- b. Insurance companies separate home and contents insurance at the time customers pay for cover, but at the time of payments for client claims, RACQ were putting the claims together to make the payments or reject the claims. Both matters should have been assessed separately by RACQ. We were not paid for either home or contents.
- c. I believe that the insurance companies should have approved claims no matter where the water came from. I also believe that I should have been covered for my contents insurance, as I did not cause the flood damage to my personal items.

Land Planning Issues

16.



L H CAMERON

Witness Signature

Page Number 4 of 4

Signature of officer ...

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GPO Box 1738 Brisbane
Queensland 4001 Australia
Telephone 1300 309 634
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www.floodcommission.qld.gov.au
ABN 65 959 415 158

08/04/2011

C.I.D.

Mr L H & Mrs L M Cameron
Mill Street
GOODNA QLD 4300

Dear Mr Cameron,

Household Insurance

Policy Number:

Claim Number:

We have now completed our investigations relating to your claim. It has been determined that the damage at your property has been caused by flooding.

We refer you to your Household Insurance Policy Product Disclosure Statement(s) which state in part:

Words / terms with special meanings

Flood Rising water which enters your home as a result of it running off or overflowing from any origin or cause. *This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.*

As your policy does not include cover for flood, we must advise your claim has not been accepted.

As you may be aware where the policy is unable to respond, RACQ Insurance has established a compassionate fund to provide assistance to our customers most seriously affected by the Queensland floods.

Although you are not entitled to a payment under the terms of your policy, we are pleased to advise that your circumstances mean that you are eligible for a payment of \$ 7,500.00 from the RACQ Insurance compassionate fund.

It is important for you to understand that RACQ Insurance cannot accept any responsibility for any changes in your financial circumstances as a result of making this payment to you. You may wish to seek financial advice prior to accepting this payment.

If you are dissatisfied with the position we have taken in relation to this matter, RACQ Insurance has a review process that we would like you to be aware of.

We have enclosed a Customer Information Sheet outlining this process should you wish to dispute our decision. This entire process is at no cost to you.

11 April 2011

Mr L H & Mrs L M Cameron
[REDACTED] Mill Street
GOODNA QLD 4300

Dear Mr & Mrs Cameron,

Household Insurance

Policy Number: [REDACTED]

Claim Number: [REDACTED]

Thank you for your request for further information in relation to RACQ Insurance's assessment of your claim.

In response to that request, we enclose a report by RACQ Insurance on the flooding which occurred in your region. This report outlines the conclusions that RACQ Insurance has reached in relation to hydrological issues relevant to the region, which we have applied to your particular property and claim.

We hope this further clarifies RACQ Insurance's decision on your claim.

If you have any questions or need more information, please call us on 137 202.

Sincerely,

[REDACTED]

Customer Service Officer

REPORT BY RACQ INSURANCE LIMITED ON ITS INVESTIGATIONS INTO IPSWICH FLOODS (DOWNSTREAM OF THE BREMER AND BRISBANE RIVER JUNCTION)

This document has been prepared by RACQ Insurance Limited to provide its policyholders with details of the investigations it has carried out into the flooding which occurred in Ipswich (downstream of the Bremer and Brisbane River junction) in January 2011.

RACQ Insurance's Investigations

1. RACQ Insurance has carried out extensive investigations into the floods in Ipswich (downstream of the Bremer and Brisbane River junction). These investigations have included site investigations of each insured property by loss adjusters and an analysis of relevant hydrology data, including rainfall measurements, river heights, the topography of the catchment area for Ipswich and the rate and speed at which water flowed through that catchment.

The key results

2. A substantial amount of rain fell in the Bremer River catchment from around 6.00am on 11 January 2011. At approximately 5.00pm on 11 January 2011 the Bremer River peaked at Walloon at 31.87m.
3. This water travelled down the Bremer River towards the junction of the Bremer and Brisbane Rivers.
4. There are some areas of Ipswich downstream of the junction between the Bremer River and the Brisbane River (such as Goodna) which were inundated. The Brisbane River Moggill Gauge indicates that the peak water level around this area occurred around 3.00pm on 12 January 2011.
5. This flooding was attributable to the release of water from the Wivenhoe Dam. Some of the rain which began falling in the Bremer River catchment around 6.00am on 11 January 2011 would have flowed into the Brisbane River by this point, but the overwhelming cause of the flooding in these areas was the flood water from the Brisbane River that had been released from Wivenhoe Dam in particular as a result of the heavy rain that had fallen in the dam's catchment area since 6.00 am on 9 January 2011.

Impact on application of policy

6. RACQ Insurance's standard policy provides coverage for loss or damage caused by "Flash flood or stormwater run-off". That expression is defined as "A sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or stormwater run-off". Otherwise, RACQ Insurance's standard policy does not cover flooding.
7. As noted, the areas around Goodna, where the peak inundation by the Brisbane River occurred at around 3.00pm on 12 January 2011.
8. The dominant cause of this inundation was the rain which fell in the Wivenhoe Dam catchment in particular the rain commencing around 6.00am on 9 January 2011 which was then released into the Brisbane River.
9. Damage caused to properties by this event is not covered under the policy.

Individual Properties

10. There may be some areas which have suffered damage at different times or as a result of different causes specific to their location. RACQ Insurance is continuing to investigate these areas and decisions on these claims will be made on a case by case basis.

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CUSTOMER INFORMATION SHEET

HOW TO MAKE A COMPLAINT

RACQ Insurance provides a free and impartial review process established to attend to any complaint you may have in relation to our products or our claims process.

Please refer your complaint to us by writing to RACQ Insurance - Customer Dispute Resolution Department PO Box 3004 Logan City, QLD 4114 or by telephoning 13 72 02. Your complaint will then be reviewed and referred to the appropriate staff by our complaint manager. If you are not satisfied that your complaint is resolved, we can escalate your complaint to the next stage of the free and impartial review process in our Internal Disputes Resolution (IDR) process.

Within the RACQ Insurance Internal Disputes Resolution (IDR) process, the matter will be treated as a dispute. The IDR is an RACQ Insurance representative, independent of the claim decision process, with the appropriate knowledge, skills and authority to deal with the dispute. Your dispute will be considered and you will be notified of the IDR decision within fifteen business days of our receiving notice of the dispute. There is no cost to you for the above process.

If your dispute remains unresolved to your satisfaction:

RACQ Insurance is a member of the insurance industry approved external dispute resolution service known as the Financial Ombudsman Service Limited. The Financial Ombudsman Service Limited is in place to assist in resolving disputes between consumers (you) and the participating financial service provider (RACQ Insurance).

Note: The Financial Ombudsman Service Limited requires that our internal dispute process be allowed the opportunity to resolve your complaint prior to being referred to the service for its review and consideration.

You can contact the Financial Ombudsman Service Limited, who can advise you whether your dispute is one which falls within their Terms of Reference. Just write to the Financial Ombudsman Service Limited, GPO BOX 3, Melbourne VIC 3001 or telephone 1300 780 808 (local call cost for consumers outside the Melbourne metropolitan area). Further information can also be obtained by visiting their website: www.fos.org.au.

11 April 2011

Mr L H & Mrs L M Cameron
[REDACTED] Mill Street
GOODNA QLD 4300

Dear Mr & Mrs Cameron,

RACQ Insurance Compassion Fund Payment

I am pleased to confirm that \$7,500.00 from the RACQ Insurance compassion fund has been transferred into your nominated bank account today by electronic funds transfer, as per the attached remittance advice.

If you have any queries in relation to this matter, please contact us on 137 202.

Sincerely,

[REDACTED]

Corporate & Financial Services
RACQ Insurance

Policy Number: [REDACTED]

REMITTANCE ADVICE

Finance Department

LESLIE HAROLD CAMERON
[REDACTED] Mill Street
GOODNA QLD 4300

ACCOUNT CODE: [REDACTED]

REMITTANCE DATE: 11/04/2011

PAGE: 1/1

For all enquiries, please call [REDACTED] on [REDACTED]

TRANSACTION REFERENCE	TRANSACTION DATE	DEBIT	CREDIT	BATCH ID
Compassion	11/04/2011		7,500.00	[REDACTED]

AMOUNT PAID: 7,500.00

Transfer Details

Transfer Date: 11/04/2011
Recipient Account Name: LOIS CAMERON
Recipient BSB Number: [REDACTED]
Recipient Account Number: [REDACTED]
Lodgement Reference:
Transfer Amount: 7,500.00

11 March 2011

Mr Leslie Cameron
[REDACTED] Mill Street
GOODNA QLD 4300

Dear Mr Cameron,

Re: Claim Number - [REDACTED]

We acknowledge your request for the RACQ Insurance Internal Dispute Resolution (IDR) to review the company decision made in relation to your claim.

Your request will now be reviewed by an IDR Manager within 10 business days and you will be advised of the final determination by mail.

The IDR Manager is an RACQ Insurance representative, independent of the claim decision process, with the appropriate knowledge, skills and authority to deal with the dispute.

In the interim period you may contact the Customer Dispute Resolution Department on [REDACTED] should you wish to make an enquiry or alter the date your complaint will be heard to allow you enough time to submit additional information.

RACQ Insurance
IDR Manager,
P O Box 3004,
Logan City Qld 4114

Yours faithfully

[REDACTED]

Tony McKeaten ANZIIIF (Snr. Assoc.) CIP, JP (Qual.)
Chairman - Internal Disputes Resolution Committee

14 March 2011

Leslie and Lois Cameron

Mill Street
GOODNA QLD 4300

Claim Number:
Property:

Dear Mr and Mrs Cameron

This letter confirms our telephone conversation on the 10th March 2011.

In accordance with section 3.7(b) of the General Insurance Code of Practice, your request for financial hardship has been considered and approved.

As advised your advance payment of \$5,000 will be processed via a cheque which will be forwarded to you shortly.

RACQI has made the advance payment to you based on the information known by RACQI at the time of your request for financial hardship assistance. Your claim is still being assessed by RACQI and RACQI will be advising you on whether your claim has been approved after its investigations have been completed.

The payment is made subject to the terms of your policy and without admission by RACQI.

This means that in the event that RACQI become aware of further information that suggests that some or all of your loss or damage is not covered by your policy, RACQI can decline your claim in full. RACQI can also request that the advance payment made to you be repaid to RACQI.

If upon completion of RACQI's investigations, your claim is approved, RACQI will deduct the amount of the advanced payment from the amount that will be paid in response to your claim.

If you have any questions or need more information, please call us on [REDACTED].

Yours faithfully,

[REDACTED]
Paul Faulkner
Customer Dispute Resolution Manager

Direct debit amount
\$88.05**Your policy number**
[REDACTED]**Customer service**
13 1905**Website**
www.racqinsurance.com.au

040

MR L.H. CAMERON
[REDACTED] MILL ST
GOODNA QLD 4300

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 19 Feb 2011. RACQ Insurance will automatically renew your policy by continuing to deduct the direct debit amount from your nominated financial institution. This document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable.

We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Supplementary Product Disclosure Statement (SPDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.

Payment options

	Payment
Annual payment	\$1,056.50
Monthly direct debit payment	\$88.05

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 1905 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

Our mail addressRACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127ABN 50 009 704 152
AFSL No 233082

Your Duty of Disclosure

An important notice concerning Information you are required to give us

The Insurance Contracts Act 1984 requires us to give you information about your insurance and for you to give complete and accurate information to us. This is known as Your Duty of Disclosure. Before entering a contract of insurance with us, and each time you vary or renew your policy we will ask you a number of specific questions.

In addition, if we invite renewal of the policy, we will forward our premium renewal notice to your last known postal address prior to the expiry date of the policy. This notice will include, amongst other matters, specific questions relating to you and the insured property.

What you must tell us

When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as if it had never existed.

If you do not understand

If you do not understand your duty, please contact us on 13 1905.

Your disclosure

Set out below are questions which are brought to your attention.

If the answers to all of the questions is "No", you need not tell us.

If the answer to any of the questions is "Yes", you must give us full details of that answer. You can do this by either phoning or writing to us, and quoting your policy number.

The questions for your attention:

In the previous period of insurance have you or any other person insured or covered by this policy:

- been convicted of any criminal offence?
- suffered any home or contents loss or damage whether an insurance claim was made or not, or had a liability claim made against you?
- had any insurance declined, cancelled, voided, insurance renewal refused, a claim rejected or special conditions imposed?

The following questions apply to each property insured or covered by this policy:

1. Is there any person (other than family members permanently living with you) who owns or has an interest in the insured property and who is not shown as an insured person on this Certificate?
2. Is there any business conducted at the property address which is not shown on this Certificate?
3. If you have not paid this premium by the due date, has any accident or theft happened after that date?
4. Has any of the information shown on this Certificate changed?

Our mail address

**RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127**

**ABN 50 009 704 152
AFSL No 233082**

What you must do

For this Certificate to be valid, you and anyone else insured under this policy must carefully examine the Certificate information for its correctness and advise us of changes that have occurred over the previous period of insurance.

Policy holders

MR LESLIE HAROLD CAMERON

You are an RACQ Silver Club Member

MRS LOIS MAREE CAMERON

You receive a discount for:

- being an RACQ Silver Club Member
- being 55 years or over
- combining your home and contents in one policy
- no claims on your contents
- having multiple products with RACQ Insurance

Period of Insurance

from 19 Feb 2011 to midnight 19 Feb 2012

What you are insured for

	Sum Insured
HOME	\$297,000
CONTENTS AT THE HOME	\$76,000
LEGAL LIABILITY	\$20,000,000

We adjust Home and Contents sums insured to cover rising values and costs - please check that the new sums insured meet your needs.

The policy covers the Home and Contents located at:

[REDACTED] MILL ST, GOODNA 4300 which:

- is a home
- is permanently occupied by you
- will not be unoccupied for more than 60 consecutive days
- is structurally sound and well maintained (including all outbuildings)
- is not used as a trade, business or professional workplace
- has no other people besides family members residing at the property

What optional covers are included and not included

	Home	Contents
Motor burnout	included	included
Pet cover	n/a	not included
Group Cover	n/a	not included
Selected Personal Items	n/a	not included
Advanced cover	included	included
Flood and storm surge	not included	not included

Please refer to your Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) for full details of the optional covers available.

If you would like to vary your cover please call us on 13 1905.

Date of issue 18 January 2011

Our mail address
RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127

ABN 50 009 704 152
AFSL No 233082



Renewal - Certificate of Insurance

Home and Contents Insurance

Security installed

- a safe
- steel bars / grilles on all accessible windows
- a burglar alarm

Excess you contribute to any claim

APPLICABLE EXCESSES WILL BE ADDED
TOGETHER

	Home	Contents
Excess	\$300	\$300
*Earthquake excess	\$300	\$300

**You contribute this additional amount to a claim for loss or damage caused by earthquake during any period of 48 consecutive hours.*

GST

This notice is not a Tax Invoice. If you need a Tax Invoice setting out the GST charged on this policy, please call and request one.

The premium is being paid by direct debit instalments.

Page 4 of 6

Your policy number

Customer service

13 1905

Claims hotline

13 7202

Website

www.racqinsurance.com.au

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127

ABN 50 009 704 152
AFSL No 233082

Date of issue 18 January 2011



Direct Debit Confirmation Certificate

Home and Contents Insurance

Financial institution details

Financial institution: SUNCORP METWAY LTD OPERATIONS
SERVICES
BSB number: [REDACTED]
Account name: LESLIE HAROLD CAMERON
Account number: [REDACTED]

By choosing to pay by the month using the direct debit method, an annual fee of \$66.00 may apply which equates to \$5.50 per month.

Page 6 of 6

Your policy number

Customer service

13 1905

Claims hotline

13 7202

Website

www.racqinsurance.com.au

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127

ABN 50 009 704 152
AFSL 115 233082

Date of issue 18 January 2011

MR L.H. CAMERON
[REDACTED] MILL ST
GOODNA QLD 4300

RACQ Insurance (Direct Debit User ID number [REDACTED])

This certificate confirms your direct debit details based upon the information you gave us. Please check this document and call us if any of the following information is incorrect.

If no changes are required, deductions will continue on the dates and for the amounts stated below.

Direct debit details

Policy number/s	Insured	Monthly debit amount
[REDACTED]	LESLIE HAROLD CAMERON	\$47.34

Motor Comprehensive Insurance

Effective dates from 11 Sept 2010 to 11 Sept 2011

An instalment of \$47.34 will be deducted on the 11 February 2011.

Subsequent monthly instalments of \$47.34 will be deducted on the 11th of each month.

Multiple payments may be deducted in the same month depending on your debit date.

Direct debit details

Policy number/s	Insured	Monthly debit amount
[REDACTED]	LESLIE HAROLD CAMERON	\$88.05

Home and Contents Insurance

Effective dates from 19 February 2011 to 19 February 2012

An instalment of \$87.95 will be deducted on the 19 February 2011.

Subsequent monthly instalments of \$88.05 will be deducted on the 19th of each month.

Multiple payments may be deducted in the same month depending on your debit date.

Our mail address

RACQ Insurance Limited
Reply Paid 4
Springwood QLD 4127

ABN 50 009 704 152
AFSL No 233082

FINANCIAL SERVICES GUIDE

ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide is provided to you by an authorised representative of RACQ Insurance Ltd. It will assist you in deciding whether to use any of the financial services available. It contains, amongst other details, information about remuneration in relation to those services and about how you may access the RACQ Insurance Internal and external dispute resolution system. Distribution of this Guide has been authorised by RACQ Insurance Ltd.

OTHER DISCLOSURE DOCUMENTATION

A Product Disclosure Statement is available and will be provided to you. It sets out the features of the insurance product and will assist you to compare and make informed choices about it. Any communication from RACQ Insurance or its authorised representatives relating to insurance does not constitute financial product advice.

Details about the body corporate authorised representative

Name: RACQ Operations Pty Ltd (RACQ)
 ABN: 80 009 663 414
 Address: 2649 Logan Rd, Eight Mile Plains, 4113.
 Phone: 13 1905
 Representative Number: 234978

Details about the authorising licensee

Name: RACQ Insurance Ltd (RACQ Insurance)
 ABN: 50 009 704 152
 Address: 2649 Logan Rd, Eight Mile Plains, 4113.
 AFS Licence Number: 233082

How you can provide instructions

You may apply for, vary or cancel your insurance policy by contacting RACQ at our address or by phone on the number provided above.

Authorised financial service

RACQ and authorised representatives of RACQ Insurance are authorised by agreement with RACQ Insurance to arrange for customers to enter into, vary and cancel the authorised financial service products. This includes the collection of insurance premiums and other related payments. All contracts of insurance entered into are with RACQ Insurance.

Authorised financial service products

- Motor comprehensive insurance
- Motor third party liability insurance
- Motor third party liability fire & theft insurance
- Home building/contents/selected effects insurance
- Boat comprehensive insurance
- Boat third party liability insurance
- Residential building body corporate insurance

Remuneration

RACQ is paid a fee by RACQ Insurance for the use of its distribution network, including staff, that support the sale and service of insurance products. That fee is not solely attributable to any individual financial service. This fee when compared to total premium received by RACQ Insurance is in the order of 8% of total premium per annum. Off-line agents who have referred you to our call centre receive a maximum amount of \$50 per insurance policy. This amount is for providing access to phones and for signage on their premises. Authorised representatives of RACQ Insurance are paid a salary by RACQ. Any incentive bonuses paid are not anticipated to exceed an average of 7% of salaries per annum and are calculated having regard to the number and quality of services provided. Importantly, these bonuses are not charged directly to you.

Associations

RACQ provides a sales and service function for and on behalf of RACQ Insurance. RACQ Insurance is a wholly owned subsidiary of The Royal Automobile Club of Queensland Limited (ABN 72 009 660 575). RACQ staff who provide these services are, apart from being authorised representatives of RACQ Insurance, also employees of RACQ.

If you have an unresolved complaint

If you have a complaint that is not satisfactorily resolved, please contact either RACQ or RACQ Insurance by :

- Phone: 13 1905
- By Mail: PO Box 4, Springwood, Qld 4127.
- Attending: any RACQ branch office

The matter will be referred to the relevant manager or if necessary to the RACQ Insurance Internal Dispute Resolution Committee, in which case you will be advised of the committee's decision within fifteen working days of receipt of the referred matter.

Document preparation date: 1st OCTOBER 2010

17th March 2011

Mr & Mrs L Cameron
[REDACTED] Mill Street
GOODNA Qld 4300

Dear Mr & Mrs Cameron

Re: Claim Number - [REDACTED]

We refer to previous correspondence in relation to your claim and confirm that at your request the Internal Dispute Resolution (IDR) Committee reviewed your claim on Thursday 17 March 2011.

We confirm that the IDR Committee has upheld the decision of the Claims Department (conveyed to you on the 10th March 2011) that before we can determine whether the policy will respond to your claim, RACQ Insurance needs to complete hydrological and other investigations to determine the cause of damage.

These investigations have been frustrated, amongst other things, by the fact that information that could assist expediting these investigations has not been made available by relevant authorities.

Despite this, these investigations are being urgently pursued by RACQ Insurance. A Claims Department representative will contact you as soon as these investigations have been completed.

The decision by the Committee is the final step in this stage of your appeal process. If you are unhappy with our internal dispute resolution (IDR) decision you may refer your dispute to the Financial Ombudsman Service Limited (FOS) who can advise you whether your dispute is one which falls within their Terms of Reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes that are covered by its Terms of Reference. If you wish your dispute to be reviewed by FOS you must refer your dispute to FOS within two years of the date of the IDR decision. You can do this by contacting FOS at:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne, Vic 3001

1300 78 08 08 (National toll free)
Tel: (03) 9613 6300 Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

Alternatively, you may wish to seek legal advice at your own cost.

Yours faithfully

Tony McKeaten ANZIIF (Snr. Assoc.) CIP, JP (Qual.)
Chairman - Internal Disputes Resolution Committee

