

**STATEMENT OF JAMES JOSEPH HIGGINS IN RESPONSE TO REQUIREMENT  
TO PROVIDE INFORMATION ISSUED TO SUNCORP INSURANCE DATED 8  
SEPTEMBER 2011**

**JAMES JOSEPH HIGGINS**, c/- Suncorp, Level 31, 266 George Street, Brisbane, states on oath:

1. I am the Executive Manager, Queensland Event Recovery for Suncorp Personal Insurance, a division of the Suncorp Group.
2. I have authority on behalf of Suncorp Metway Insurance Limited (Suncorp) to respond to the Requirement to Provide Information issued by the Commission of Inquiry dated 8 September 2011 and addressed to the Suncorp Group.
3. This response relates to information received by the Queensland Flood Commission of Inquiry from Beryl Leona Sutcliffe in relation to a Suncorp Home and Contents insurance policy.
4. Suncorp's records show that Suncorp issued a Classic Home and Contents Insurance Policy (the policy) to Mr Shane Glynn Sutcliffe and Ms Beryl Leona Sutcliffe (the customer) for the period 6 April 2010 to 6 April 2011 under policy number [REDACTED] on their rental property at [REDACTED] Emcroft Place Rocklea (the property).
5. The property was insured as follows:
  - a. \$245,200.00 for building coverage, and
  - b. \$5,000.00 for landlord fixtures and fittings.
6. The following excesses applied to the building coverage:
  - a. \$50.00 standard excess, and
  - b. \$300.00 earthquake excess.

**Question 1: Ms Sutcliffe has provided the following information to the Commission: Ms Sutcliffe made a claim on her policy (claim number [REDACTED] on 13 January 2011. In respect of this:**

**1.1: Did Ms Sutcliffe make a claim of 13 January 2011? If not when was the claim made?**

7. A claim was made on 13 January 2011 by Mr Sutcliffe for flood damage to the property insured at [REDACTED] Emcroft Place, Rocklea. The damage occurred on 12 January 2011. This was a building only claim and the property was tenanted at the time of the flood damage.

**1.2 What records exist of the conversation, in which Ms Sutcliffe made her claim? Please provide copies of those records, including any audio recordings**

8. Information provided by Mr Sutcliffe and basic information given to Mr Sutcliffe during the conversation in which he reported the claim was recorded by the Suncorp claims officer, Tess Saad directly onto Suncorp's electronic policy management system.

9. The following is an extract from the claim screen which documents the claim as reported at the time:

Summary	
Loss Date	12/01/2011 12:00 AM
Notice	13/01/2011 12:45 PM
Date	
Loss	ERNCROFT PL, ROCKLEA, QLD 4106
Location	
Description	***FLOOD*** Insd advd that about 2 ft of water have gone through rental property

Tess Saad	13/01/2011
Landing Page Details	
Claim Summary	
Claim Number is [REDACTED] has been successfully saved.	
Reporter Name: Shane Sutcliffe Insured	
Name: SHANE GLYNN & BERYL LEONA SUTCLIFFE	
Team Assignment: Natural Hazard (Team 4)	
Claim Excess: \$50 (Please explain payment method)	
Return correspondence: Mailing Address - GPO Box 1145 Brisbane 4001	
Fax Number - WFI - 1300 722 582	
Fulfilment Decision	
Incident Party : SHANE GLYNN & BERYL LEONA SUTCLIFFE (Insured)	
Assessment Path: Onsite(Due to the particular circumstances of your claim, a claims specialist will be in contact to further discuss and progress your claim)	

10. Suncorp does not record incoming calls registering claims. Accordingly no audio recording of the telephone call exists.

**Question 2: Ms Sutcliffe has provided the following information to the Commission:**

**Suncorp Group Limited did not keep Ms Sutcliffe informed of the progress of her claim. Ms Sutcliffe made a number of calls to Suncorp Group Limited to find out the progress of her claim, but had difficulty getting through. Ms Sutcliffe was never provided with contact details for a direct contact at Suncorp Group Limited. She was not allocated a case manager.**

**In respect of point 2 above:**

**2.1 Please advise the extent to which Suncorp Group Limited kept Ms Sutcliffe informed of the progress of her claim, including: the dates on which Suncorp Group Limited contacted Ms Sutcliffe; the mode of communication each time Suncorp Group Limited contacted her; the details of the information given to Ms Sutcliffe on each occasion Suncorp Group Limited contacted her; and details of when and how Ms Sutcliffe was informed of the appointment of adjusters/assessors**

11. Over the course of Mr and Mrs Sutcliffe's claim and as at the date of this statement, Suncorp's records show that 33 communications either occurred or were attempted between Suncorp and the customer:

- Suncorp contacted or attempted to contact the customer on 13 occasions, and
- The customer contacted or attempted to contact Suncorp on 20 occasions.

12. The following table summarises the communications between Suncorp and Mr

and Ms Sutcliffe in relation to the progress of their claim.

Date	Mode of communication	Communication details
13/01/11	Telephone	A call was received from Mr Sutcliffe lodging a claim for flood damage. The customer advised that he did not have an ABN. He was advised of the relevant claim number, the applicable excess of \$50.00, that the policy was for Building Cover only and that a Case Manager would be allocated. Mr Sutcliffe was asked if he wanted to authorise any other person in relation to the claim. No person was added.
18/01/11	Telephone	A call was received from Mr Sutcliffe enquiring as to the progress of the claim. He was advised that an assessor was to be appointed and that if he was aware of water behind walls and ceilings that holes could be made in the plaster to release the water. Mr Sutcliffe advised that his neighbours who were also Suncorp customers and were told to rip out the walls. Mr Sutcliffe was informed that this was not correct unless he had been advised by an assessor. Mr Sutcliffe advised that he understood.
03/02/11	Telephone	An assessor contacted the customer to advise that the property would be assessed on 7 February 2011.
07/02/11	Onsite Assessment	An assessment of building damage was carried out by a property assessor. The customer received a copy of both the report and instructions.
15/02/11	Email	An email was received by Suncorp Branch Consultant [REDACTED]. The email confirms rental information, and attaches a receipt for cleaning products and an invoice for electrical repairs.
07/03/11	Telephone	A call was received from Ms Sutcliffe stating that her neighbours have had their homes assessed and that she would be in Brisbane and would like to arrange a time with a builder.
08/03/11	Telephone	A call was received from Ms Sutcliffe confirming that the tenants had moved out of the insured property on 12 January 2011 and requesting payments in relation to "Loss of Rent". Ms Sutcliffe also advised that she wanted to meet with a builder while in Brisbane.
29/03/11	Telephone	A call was received from Ms Sutcliffe requesting payments in relation to Loss of Rent. A message was sent to the relevant Case Manager regarding Loss of Rent payments.
29/03/11	Telephone	The customer was contacted by Case Manager "Aislinn" and advised of a cash settlement of \$15,147.00 less \$50.00 deposit consisting of an electrician's invoice and

		Loss of Rent payments. The customer was also advised that cleaning products reimbursement is not covered under the policy. The customer requested that payment be made cheque.
5/04/11	Telephone	The customer was contacted by Case Manager "Aislinn" and advised that Suncorp would make a cash settlement of \$1,870.00 in relation to damage to the boundary fence, the settlement amount being 50% of the replacement cost pursuant to the policy's Product Disclosure Statement. Payment was made by electronic transfer in accordance with the customer's request.
16/05/11	Telephone	Case Manager [REDACTED] attempted to call Ms Sutcliffe on both the mobile telephone number and land line number on Suncorp's system and was unsuccessful. The Case Manager left a message on both numbers to return his call. The Case Manager's call was to enquire as to how the claim was progressing in terms of the repair work and whether any amendments were required in respect of the claim.
16/05/11	Telephone	A call was received from Ms Sutcliffe returning Case Manager "Robert's" call. The customer advised that builders had been in contact with her and work had commenced. The customer advised that no amendments to the claim were required.
01/06/11	Telephone	Case Manager [REDACTED] attempted to call Ms Sutcliffe on both mobile and land line numbers and again was unsuccessful. He left a message on both numbers for the customer to return his call. The Case Manager was contacting the customer to provide a progress report in relation to the claim.
06/06/11	Telephone	A call was received from Ms Sutcliffe returning Case Manager [REDACTED] call. Ms Sutcliffe was informed that the missed call was to advise of a partial payment being made to Liebke Builders. Ms Sutcliffe also enquired as whether further Loss of Rent payments will be made by Suncorp. An unsuccessful attempt was made to contact the Case Manager and Ms Sutcliffe was advised that the Case Manager would review future Loss of Rent payments.
14/06/11	Telephone	A call was received from Ms Sutcliffe enquiring in relation to receiving a copy of the scope of work. The customer was advised that this could be obtained from the builder.
15/06/11	Telephone	Case Manager [REDACTED] attempted to contact the customer in relation to Loss of Rent payments. The attempts were unsuccessful and a message was left on Ms Sutcliffe's answering machine to return the call. The Case Manager was calling to advise of Loss of Rent

		payment of \$5,760.00 and to advise that \$9,440.00 was remaining for Loss of Rent under the policy limits.
20/06/11	Telephone	A call was received from Ms Sutcliffe returning Case Manager "█████" call. She was advised of the Loss of Rent payment of \$5,760.00 and that \$9,440.00 for Loss of Rent was remaining on the policy.
30/06/11	Telephone	A call was received from Ms Sutcliffe. She was informed that the builder has advised he would charge extra to lay the customer's chosen replacement floor tiles. She was advised to forward the email received from the builder for Suncorp to review.
30/06/11	Email	An email to the Case Manager was received from Ms Sutcliffe stating the following:  "In our contract with the Builder, we were allowed \$35m <sup>2</sup> to purchase our tiles for the house. When searching for our new tiles we found it hard to find tiles with the rolled edge like the tiles we had on the floor. We found the tile stores mostly stock the square edge tiles. These are the modern tiles that most households are using. We found the new tiles for the house at \$20 m <sup>2</sup> . There was never any dollar amount in the contract for laying tiles. Hope to have a reply soon."
02/07/11	Telephone	Case Manager █████ contacted Ms Sutcliffe to confirm that her email had been received regarding the floor tiles. Ms Sutcliffe also wished to enquire about a previous claim which occurred in 2009 and was transferred to the appropriate department.
11/07/11	Telephone	A call was received from Ms Sutcliffe. She was enquiring as to whether her cooktop was covered under the claim as she now believes that it may have been thrown out. A request was sent to the Case Manager for review.
13/07/11	Telephone	Case Manager █████ attempted to call Ms Sutcliffe to discuss an email received from the project management team which advised that:  "What the owner has told you is not quite right. Polished porcelain and rectified edge tile are a blatant upgrade and significantly more expensive to lay. There would be plenty of options for a like for like replacement within normal budget figures. We can proceed if you wish but I thought I best bring it to your attention. I believe the owner has already selected the upgrade tiles."  The Case Manager was unable to successfully contact Ms Sutcliffe and a message was left to return the call.
15/07/11	Telephone	Case Manager █████ contacted Ms Sutcliffe. The Case Manager advised that the builder would be in contact to discuss like for like options in respect of the

		floor tiles. Ms Sutcliffe advised the Case Manager that she was very happy with this and appreciated the call.
15/07/11	Telephone	Case Manager [REDACTED] attempted to contact Ms Sutcliffe after speaking with the Case Manager [REDACTED] who had received a call from the project management company, BLL. The project management company had advised they received a phone call from the builder who confirmed that the customer had advised that they were able to upgrade the tiles and have whatever they wanted. The Case Manager was contacting the customer to clarify that this was not what was discussed but was unable to make contact with the customer. The Case Manager left a message for the customer to return the call.
16/07/11	Telephone	Case Manager [REDACTED] contacted Mr Sutcliffe on mobile telephone to advise that an update had been received from the project management company in relation to the cooktop and oven and that an allowance had been made in the scope of work. The Case Manager noted that the phone line was distorted however the customer confirmed that he understood.
21/07/11	Email	An email to the Case Manager was received from the customer describing some issues in relation to insurance coverage of their selected flooring tiles.
25/08/11	Telephone	The assessor [REDACTED] contacted Ms Sutcliffe to make an appointment to discuss the claim. The attempt to contact the customer was unsuccessful and a message was left to return the call.

13. Attached as Annexure 1 are copies of the following records of specific communications between Suncorp and Mr and Ms Sutcliffe:

- a. Internal Assessment Verification Sheet;
- b. Various emails between the customer and Suncorp;
- c. Screen shots from Suncorp computer logs.

**2.2 Was Ms Sutcliffe allocated a case manager and given contact details of that manager? If so, when? If not, why not?**

14. I have examined the claim file and can say that there was a Case Manager allocated to the claim, [REDACTED]. The earliest activity completed by the Case Manager was 28 February 2011, which would have been on or about the time the Case Manager would have been allocated the claim.

15. While this person worked predominantly on this claim, my inspection of the claim file has

also indicated that other Case Managers assisted with the progress of this claim. It is not uncommon during busy times for other Case Managers to assist on Case Managed claims, particularly where the Case Manager responsible for the claim is busy or otherwise unavailable, for example at lunch or on a day off.

16. As described in the table provided in response to point 2.1 above, information on the claim record shows that Mr and Ms Sutcliffe had direct contact with a Suncorp Case Manager by way of email and telephone on several occasions.

**Question 3: Ms Sutcliffe has provided the following information to the Commission:**

**On 7 February 2011, an assessor attended to inspect Ms Sutcliffe's property. Repairs to Ms Sutcliffe's property were commenced however there were extensive delays and the repair work has ceased indefinitely. Suncorp Group Limited has not advised Ms Sutcliffe as to why repairs have ceased.**

**In respect of point 3 above:**

**3.1 Please provide a copy of Suncorp Group Limited's instructions to the assessor(s) concerning Ms Sutcliffe's claims.**

17. Specific instructions were not provided to the assessor however the **attached** Internal Assessment Verification Sheet documents the scope of works required as a result of the damage according to the property assessor's assessment of Monday 7 February 2011.

**3.2 When were repairs commenced?**

18. On 6 April 2011 Suncorp received a copy of an authority to proceed from Lend Lease which advised that repair work would commence on the property on 11 April 2011 and completion date was 11 August 2011. Lend Lease also advised that Liebke Builders were to carry out the rectification work and the value of the contract was \$85,375.09 (GST inclusive).

19. Attached as Annexure 2 are copies of Suncorp records relating to the cost and date of repairs:

- Authority to Proceed from Lend Lease within an email dated 6 April 2011;
- An email from Lend Lease to Suncorp dated 16 May 2011 stating that repairs to the property commenced on 11 April 2011;
- A First Progress Payment Invoice for \$18,354.00 dated 17 May 2011 attached to an email dated 23 May 2011;
- A Second Progress Payment Invoice for \$24,333.50 dated 12 July 2011 attached to an email dated 1 August 2011.

**3.3 Were there delays in undertaking repairs? If so, why**

20. The delay with respect to completion of repairs has occurred as a result of issues with respect to whether tile replacement sought by the customer exceeded policy coverage.
21. The policy provides cover for 'like for like' replacement. In relation to the replacement of damaged tiles, this means replacement with tiles of a similar type and value, including a similar cost to lay.

22. The original (damaged) floor tiles were 300mm x 300mm ceramic tiles which had been laid on a concrete slab. The replacement tiles selected by the customer were 600mm x 600mm porcelain tiles. Although the selected replacement tiles were in a similar price range as the original tiles, the labour cost to lay the larger porcelain tiles exceeds the labour cost to lay smaller ceramic tiles which were being replaced by approximately \$1,000.00.
23. Suncorp took the view that this did not constitute "like for like" replacement. As detailed in the chronology outlined above, this issue was discussed with Ms Sutcliffe and she advised she was happy to speak to the project manager about considering tiles which were "like for like" but according to Suncorp's records she has not made any decision in this respect.
24. The following **attached** documents are copies of Suncorp records which relate to the issues around the floor tiles:
- An email chain between Liebke Builders, the customer and Suncorp dated 30 June 2011;
  - An email from Suncorp to SEQ Floods dated 2 July 2011;
  - An email from the customer to Suncorp dated 21 July 2011;
  - A Customer Liaison Officer Reinspection Report dated 5 September 2011.
25. The claim was managed through the normal claim process and no complaint was ever raised with the Claims Manager or through Suncorp's usual dispute resolution process or to the Financial Ombudsman.

#### **3.4 Has repair work ceased, if so why?**

26. Repair work has not ceased. Replacement of tiles has been delayed due to the issues outlined in my response to Question 3.3. However, the Case Managers for this claim have requested that the builder complete other work such as the kitchen and vanity to ensure the repair work continues to progress. The kitchen and cupboards are ready to be installed and are waiting on the tiles to be laid.

#### **3.5 Can Suncorp Group Limited provide an estimated completion date for those repairs**

27. A completion date for repairs can be determined once Ms Sutcliffe is able to confirm how she would like to proceed in relation to the floor tiles. A Claims Manager from Suncorp is currently endeavouring again to contact Ms Sutcliffe to discuss this issue.

**Ms Sutcliffe has provided the following information to the Commission:**

**Ms Sutcliffe had to continually chase up Suncorp Group Limited for payments for loss of rental income.**

**In respect of point 4 above:**

#### **4.1 Has Suncorp Group Limited made loss of rental income payments to Ms Sutcliffe in accordance with her policy. If not, why not?**

28. To date \$19,560.00 of the total policy limit of \$24,520.00 has been paid to the customer for Loss of Rent.



**4.2 Does Suncorp Group agree that Ms Sutcliffe has had to continually chase up these payments? If so, why?**

29. Although the customer has made enquiries as to the progress of Loss of Rent payments on a number of occasions throughout the course of the claim, these enquires have been generally addressed in a timely manner. The table provided in response to point 2.1 above describes the relevant communications made between Suncorp and the customer in relation to Loss of Rent payments.

Sworn by the Deponent )

At Brisbane )

This 14<sup>th</sup> day of )

September 2011 )

James Joseph Higgins

Before me

Solicitor

Page 3-20 Sunday

11-12 Mon.



\* Coming from Maryborough

Internal Assessment Verification Sheet



CLM H005495056

TK B406

Grey

Rented \$300 / wk

7/2/11

11:30



SEP\_Report



**Risk details**

\* No Contents damaged features

Risk inception : 2000-04-06  
 Period from : 2010-04-06 To: 2011-04-06  
 Product : Home and Contents  
 PDS Version :  
 PolicyNumber :  
 Risk address : ERNCROFT PL ROCKLEA, QLD 4106  
 Occupancy Type : landlord  
 Unoccupied from : To:

**Claim Contact details**

Claim Number :  
 Incident Party : SHANE GLYNN & BERYL LEONA SUTCLIFFE  
 Primary Contact : SHANE GLYNN & BERYL LEONA SUTCLIFFE  
 Relationship to insured : Insured  
 Contact Numbers : \* denotes primary contact number  
 Home :  
 Work :  
 Mobile :  
 Other :  
 Postal Address : ROCKY ST MARYBOROUGH QLD, 4650  
 Reported By : Shane Sutcliffe  
 Relationship to Insured : Insured  
 Home :  
 Work :  
 Mobile :  
 Other :  
 Postal Address :

**Claim details**

Date of loss : 2011-01-12  
 Date reported : 2011-01-13  
 Loss address : ERNCROFT PL ROCKLEA, QLD 4106  
 Loss cause : Natural Hazard  
 Description of loss : \*\*\*FLOOD\*\*\* Insd advd that about 2 ft of water have gone through rental property

Insured: SHANE GLYNN & BERYL LEONA SUTCLIFFE

Policy Number: [REDACTED]

Claim No: [REDACTED]

**Special Instructions**

**Emergency / Urgency**

Confidential

Page 2 of 11

02/02/2011

P 2/15

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SUNCORP METWAY

2011-02-09 10:38

**Insured: SHANE GLYNN & BERYL LEONA SUTCLIFFE**  
**Policy Number: [REDACTED]**  
**Claim No: [REDACTED]**

**Description / Details of Loss:**

Confidential

Page 3 of 11

02/02/2011

P 3/15

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SUNCORP METWAY

2011-02-09 10:39

Insured: SHANE GLYNN & BERYL LEONA SUTCLIFFE

Policy Number: [REDACTED]

Claim No: [REDACTED]

### Policy Coverage

Coverages	Excesses	Sum Insured
Building		\$245200
Standard	\$50	
Earthquake	\$300	

Optional Coverages	Type	Sub Type	Sum Insured
Landlord Fixtures and Fittings (Building)	Landlord Fixtures		\$5000
Motor Burnout option (Building)	Motor Burnout		\$0
Fence Cover (Building)	Fence Cover		\$0
Sum insured (Building)	Sum insured		\$245200
Riverine Flood (Building)	Riverine Flood		\$0

Listed / Specified items	Type	Sum Insured
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Insured: SHANE GLYNN & BERYL LEONA SUTCLIFFE

Policy Number: [REDACTED]

Claim No: [REDACTED]

## Background & Policy Details

### Building Details

Building Type : Home on Concrete Slab  
Wall Type : Brick veneer  
Roof Type : Tiles  
Year build : 2000  
Under construction : Not under construction  
Mortgagee : SUNCORP METWAY LTD

Average weekly rent: : N/A  
Property under Rental Agreement : No  
Property Professionally Managed : No  
Agent Details :

GST Registered : Yes Insured ITC%: 0%

### Minimum security

- Key-operated window locks
- Key-operated double cylinder deadlocks
- Windows

### Policy / Risk comments

ISAP REFERENCE NO/ITEM NO 307594/1  
CONFIRMED CUST DETAILS FOR SEC CIA SAME ADDRESS COUNCIL HAS GIVEN THE  
CUSTOMER ^ A STREET ADDRESS AS OPPOSED TO A LOT NO  
BERYL CALLED TO LET US KNOW THAT SHE HAD PAID HER INSURANCE TWICE ADVISED THAT ^  
WE WILL BE REFUNDING THAT MONEY \$330.52 BACK INTO HER ACCOUNT.FLEUR HANSON  
SHANE PH UPDATED SECURITY... B CAESAR

### Other claims areas that have interest in the claim

- Major Loss

### Claims History (For last 5 years)

<u>Claim number</u>	<u>Date of loss</u>	<u>Loss cause</u>	<u>Decision</u>	<u>Status</u>	<u>Payments</u>
H005495056	2011-01-12	NaturalHazard	Accept	open	\$ 0
H003787913	2009-12-22	StormandFlood	completed	closed	\$ 2127.08

Total claim payments (all till date): \$ 2127.08

Insured: SHANE GLYNN & BERYL LEONA SUTCLIFFE  
Policy Number: [REDACTED]  
Claim No: [REDACTED]

**1300 722 582**

Estimated value of Building repairs	\$
Estimated value of Carpet repairs	\$

[illegible]

P 7/15  
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SUNCORP METWAY  
2011-02-09 10:40

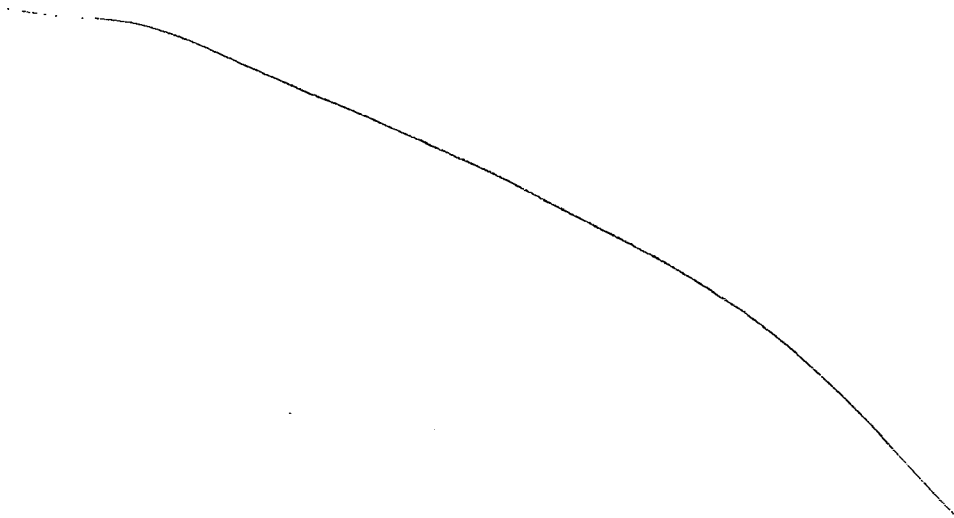
**Onsite Building SOW**

Insured: SHANE GLYNN & BERYL LEONA SUTCLIFFE  
Policy Number: [REDACTED]  
Claim No: [REDACTED]

Please fax your assessment to:

1300 722 582

Building Scope of Work – Diagram Page



Confidential

Page 7 of 11

02/02/2011







### Assessor Instructions

Insured: SHANE GLYNN & BERYL LEONA SUTCLIFFE

Policy Number: [REDACTED]

Claim No: [REDACTED]

Awaiting Proof:
Reject:
Cash Settlement:
Excess: 50
Quote / Report Requests:
① Arrange for 2 x Builders quotes as per SOW P102
② CARPETS (240m <sup>2</sup> )
Excess:
Replacement Authorities:
Further / Other information:
Insured would like a cash report on carpets (\$5000 cover)
Estimate from: ① Building 60,000
② Kitchen Cabinets Fittings 5,000
Claim Acceptance: <input checked="" type="radio"/> Accepted <input type="radio"/> Partially Accepted <input type="radio"/> Not Accepted <input type="radio"/> Pending
GST Registered: <input checked="" type="radio"/> Yes <input type="radio"/> No ITCE%: 0% Reserve Estimate: \$ 65,000
EFT Payment offered: Yes / No / NA Recovery: Yes <input checked="" type="radio"/> No <input type="radio"/> NA

#### Bank Details For Electronic Funds Transfer

BSB No:		Account No:		Signed:	
Account Name:					



SUTCLIFFE

On Site Report Headings

Met With: Mr & Mrs Sutcliffe on 7/2/11 at 11:30

Flood water has inundated the: Ground floor of house

Depth of flood water: 900 mm

Contents damage: YES ☒ NO

Building Damage: ☒ YES NO

Replace wall plaster to 1200 high & repaint complete

Temp/accommodation: YES ☒ NO

Emergency make safe: YES ☒ NO

Expenses incurred by the insured: ☒ YES NO

Electrical work. Insured will send in invoices.

Emergency Payment Required: YES ☒ NO

Claim accepted Under: eg: (Classic Home & Contents Insurance PDS, page 19, Storm and Flood).

Home & Contents

Claim Number

## Home Repairers Scope of Works

Customers Name: SUTCHIFFS

item	Room/Location	Repair/Scope of works	(Category: <u>A</u> )	(Page 1 of 2...)
1	Entry: 1.7 x 2.5	<ul style="list-style-type: none"> <li>• Replace paint front door</li> <li>• Replace wall plaster &amp; skirting to 1200 high</li> <li>• Paint complete</li> <li>• Strip &amp; replace tiles to floor</li> </ul>		
2	<del>Living 1:</del>			
3	Lounge 2: / Meals 5m x 7m x 2.4	<ul style="list-style-type: none"> <li>• Replace plaster on walls to 1200 high</li> <li>• Paint complete</li> <li>• Replace 4x4 carpet square</li> <li>• Strip &amp; replace floor tiles</li> </ul>		
4	Kitchen: 4 x 3 x 2.4	<ul style="list-style-type: none"> <li>• Replace 5.6m of under bench cabinet</li> <li>• Replace 1.5m<sup>2</sup> of shelving in pantry</li> <li>• Replace 7m wall cabinet 2.1m high (over above water)</li> </ul>		
5	Meals:	<ul style="list-style-type: none"> <li>• Remove &amp; replace &amp; repaint walls. Replace to 1200</li> <li>• Re-tile 5.6 linear m of splash back tiles 600mm High</li> <li>• Strip &amp; replace floor tiles</li> </ul>		
6	Dining:			
7	Hallway: 1m x 5m x 2.4	<ul style="list-style-type: none"> <li>• Replace wall plaster to 1200 High</li> <li>• Paint complete</li> <li>• Replace 2 cupboard doors &amp; lost shelving 24 x 500mm</li> <li>• Strip &amp; replace floor tiles</li> </ul>		
8	Rumpus Room:			
9	Office:			

page 1

Claim No: [REDACTED]

NAME: Sutcliff

Cat: A.

Page 2 of 2

10	Bed 1: 3.4 x 4.1 x 2.5	<ul style="list-style-type: none"> <li>Remove, replace &amp; repaint walls skirtings &amp; 3 Doors. Replace to 1200 high</li> <li>Replace carpet.</li> </ul>
11	Bed 2: (Front) Robe 3.2 x 3 x 2.4	AS ABOVE with 2 doors
12	Bed 3: + Robe 3.4 x 4 x 2.4	AS ABOVE with 3 doors
13	Bedroom/other ( )	
14	Garage:	
15	Main Bathroom: WC 1.5 x 2.1	<ul style="list-style-type: none"> <li>Repaint walls 8m<sup>2</sup></li> <li>Replace vanity unit with 1.8 bench top</li> <li>Replace 2 doors to bath &amp; WC</li> <li>Replace wall plaster &amp; repaint complete. Replace to 1200</li> </ul>
16	External Areas:	<ul style="list-style-type: none"> <li>Remove &amp; replace Timber fence with bush covering</li> <li>Replace Hurd 250 LT VULCAN</li> </ul>
17	Laundry: 3m x 1.5 x 2.4	<ul style="list-style-type: none"> <li>Remove, replace &amp; repaint walls plaster &amp; skirtings &amp; door</li> <li>Replace to 1200 re tile splashback. 0.5 m<sup>2</sup></li> <li><del>Remove</del></li> </ul>
18	Other:	
	Ensuite: 1.9 x 1.9 x 2.4	<ul style="list-style-type: none"> <li>Repaint walls complete</li> <li>Replace goos corner vanity</li> </ul>
	(10) Walk-in Robe: 1.8 x 2.2 x 2.4	
	(50) Check all electricals	

page 2





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**From:** [REDACTED]  
**Sent:** Tuesday, 15 February 2011 4:39 PM  
**To:** Suncorp claims - customer contact  
**Subject:** Claim Number [REDACTED]  
**Attachments:** document2011-02-16-163102.pdf

Hi Guys,

Please find attached the following:-

Receipt from Bunning for cleaning equipment to clean rental property  
Receipt from Electrical Results for property  
Tenancy Agreement  
Rental Income Statement for property

Customer would like to be contact on mobile 0416169467 once assessor's report has been received. Customer would like to also confirm that she would like for Suncorp to fix the fixtures and fittings as well as the building to get lifetime guarantee rather than sourcing repair's themselves.

Thanks  
[REDACTED]

**SUNCORP BANK**

[REDACTED] | **Sales & Service Consultant**

Maryborough Branch 213 Adelaide Street, Maryborough Qld 4650  
ph: [REDACTED] | fax: (07) 4123 1324

In the spirit of caring for our environment, please consider before you print

**BUNNINGS WAREHOUSE  
MT GRAVATT**

ABN 26 008 672 179  
Ph: (07) 3850 4100

**Sale**

**\*\* TAX INVOICE \*\***

8337347000044	CLEANER-KITCHEN & BATHROOM	
	750ML CLR KITCHEN/BATHROOM	\$13.89
4711414202251	CLEANING KIT ALL SET	
	4PCE MICROFIBRE	\$5.88
4711414206280	SPONGE JUNDU	
	PK4 YELLOW RS3018	\$4.00
9310124170956	GLOVES GARDEN	
	LADIES SOFT TOUCH R-700L	
3 @	\$4.94	\$14.82
9415829001007	BUCKET PLASTIC NZ	
	9.6L ROUND	
8 @	\$0.77	\$6.16
9325311000008	BAG OF RAGS BSL	
	1.5KG WHITE BAG	
2 @	\$7.24	\$14.48
4711414206280	SPONGE JUNDU	
	PK4 YELLOW RS3018	\$4.00
9318262095216	GOGGLES SAFETY SH&SAFETY	
	ULTRALITE SAFETY SPECS S16CNR1	\$7.63
9319652005358	BAGS GARBAGE DURATUFF	
	72L 790X930 BLACK PK25 B72	\$4.40
4415871104019	BRUSH-SCRUB GATES	
	RH 104 HEAVYWARE CORNER SCRUB	\$5.45
9415057160101	BROOM-OUTDOOR CLICKCLACK	
	716010 35CM LANDSCAPER W/HANDLE	
2 @	\$19.39	\$38.78
22 @	SubTotal:	\$117.93

**Total \$117.93**  
GST INCLUDED IN THE TOTAL \$10.73  
EFT \$117.93

CARD NO: 377833-017

CREDIT

Rounding \$0.00

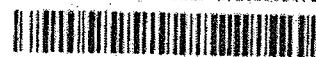
**Change \$0.00**

--- "E" INDICATES NETT PRICED ITEM(S) ---

--- "X" INDICATES NON TAXABLE ITEM(S) ---

14/01/2011 09:01:19

S8103 R02 P500 C167253 #0200065478



Thank you for shopping with Bunnings

Mon - Fri 6:30AM - 9PM

Sat 8AM - 5PM

Sun, P. Hols 9AM - 6PM

Please retain receipt for proof of purchase

**Have Your Say**

Please tell us how you felt shopping at Bunnings

[www.bunnings.com.au/haveyoursay](http://www.bunnings.com.au/haveyoursay)

Cleaning Products  
for cleaning of  
house.  
Has been paid

# ELECTRICAL RESULTS

www.electricalresults.com.au

6/22 Success Street  
Acacia Ridge Qld  
Phone 07 3277 0011  
Fax 07 3277 0050

email@electricalresults.com.au



A.B.N. 55 148 262 661  
A.C.N. 115 504 848

RHL No. L009835

Contractors License No. 66361

www.electricalresults.com.au

Bill To:  
Sutcliffe, Shane  
Emcroft place  
Rocklea QLD

Tax Invoice Number 00004031

Customer Order No.

Invoice Date 17/01/2011

Job Address  
Sutcliffe, Shane  
Emcroft place  
Rocklea QLD

Description	Ex Amount
Replaced 8 double power points, 3 TV points and hot water thermostat in house that were faulty due to flood damage. Replaced 2 smoke alarms. Replaced 2 fan controllers in lounge room. Tested entire house and all was ok. NOTE- Flood	
Rocklea - Call Out Fee	\$60.00
Labour	\$292.73
Clipsal Double power point	\$116.36
Brooks Photo Electric Smoke Alarm mains powered with battery backup	\$120.00
Clipsal TV Point	\$29.09
Fan Control	\$69.09
Hot water Thermostat 4 Screw	\$60.00
Sundry expenses	\$3.64

*Tax Invoice for electrician  
Electrician has been paid.*

I certify that the electrical work listed above has been tested with the prescribed procedures and that such work complies with the requirements of the ELECTRICAL SAFETY ACT 2002.

I hereby certify that the telecommunications cabling work described above complies with the wiring rules, AUSTEL technical standard 009.1997 or its replacement.

Warranty on workmanship is 12 months. Materials supplied by Electrical Results shall be warranted to the extent that they are warranted by the supplier or manufacturer of them and if Electrical Results is able to pass on the benefit of such warranty.

No Warranty is accepted for materials subjected to misuse, damage caused by lightning or power surge, any Materials or Work not supplied by Electrical Results and consequent damages caused by Materials or work not supplied by Electrical Results.

I/We Authorised the above listed work to be done on my/our behalf, and agree to the terms listed on this invoice.

TERMS- Payment is due in full on date of invoice. Finance Charges of 20% p.a. will be charged on overdue accounts.

**Remittance Advice**

Electrical Results  
6/22 Success Street  
Acacia Ridge QLD 4110

**Banking details:-**

BSB- 124-001  
Account Number- 20189205  
Account Name- Electrical Results  
Please put invoice number as description

Total excluding GST \$750.  
GST \$75.  
Invoice Total inc GST \$826.



**Tax Invoice Number** 000040  
**Payment Method** eftpos  
**Invoice Total inc GST** \$826  
**Payment Received By** [Redacted]

Page number

## To the tenants who reside at 31 Erncroft Place Rocklea.

A house inspection was undertaken on 4 January 2010 at 10.00am.

All tenants need to have a meeting to discuss the cleaning of the common rooms of the house to work out who will do each job. It would be advisable to work on a roster plan to keep the everyday chores that need to be completed. Tenants need to clean their rooms.

**Rent, electricity and phone** has to be paid on time. Please be responsible.

### INSIDE THE PROPERTY

- Walls – please clean off any dirty marks, removable scuff marks, finger or food marks etc.
- Maskings and sticking tape must not be used on the doors and walls
- No nails or screws in walls. If needed to hang items contact lessor.
- Ceilings – please remove any cobwebs
- Ceiling Mould – please clean off (particularly in wet areas and sometimes in bedrooms).
- Light Fittings – clean off dust and remove any dead insects inside
- Ceiling Fans – wipe fan blades and tops of fittings to remove dust build up
- Skirtings – wipe down with a damp cloth
- Doorways, Doors – wipe off finger marks and any other removable marks
- Windows – clean inside and out – (please note – nearly all modern sliding aluminium windows can be lifted and pulled out easy cleaning). Also sills and paint brush can really help here).
- Flyscreens – brushed and dusted down. (Please be aware, most modern sliding aluminium windows allow for the flyscreens to be taken off from the inside only, once the sliding part of the window has been moved first. Attempting to take them off from the outside may result in damaging them).
- Screen Doors – front and back including frames – wiped clean and screen wire brushed.
- Stoves – clean stove top, control display, knobs, panels around knobs.
- Kitchen rangehood – clean pull out filters and framework.
- Bathroom – clean sink, mirror, cabinet, vanity unit, shower recess, glass screen and screen doors, bath and wall tiles.
- Toilet – clean cistern, seat, bowl inside and also outside around the base. Don't forget the skirting tiles around the toilet.
- Laundry – clean both the inside and outside of the tub.
- Tiling – all tiling and grouting to the kitchen, toilet, bathroom and laundry areas are clean.
- Exhaust – vents and fan covers are clean of any dust and dirt.
- Cupboards/Drawers – please clean/wash fronts.

- Blinds – if you have venetian blinds, clean off the blind slats. Any other type of blinds should be able to be wiped down.
- Floors – to be mopped (steam cleaned)/washed if needed - please ensure corners and hard to get areas are also cleaned.
- Carpets – carpets must be professionally cleaned. This is the expectation of tenants on entry and exit for the property. Phone us for details of who we recommend and use.

## OUTSIDE THE PROPERTY

- Unregistered vehicles not to be kept on property.
- Lawns – freshly mowed and edged (best done a couple of days before the inspection).
- Gardens – remove any weeds, and rubbish and built up leaves etc.
- Rubbish – remove any rubbish that you have placed at the property. Be sure to check behind sheds, under shrubs and trees. This includes lawn clippings piled and compost left.
- Sweep – paths and paving areas (this is best done before a tenant takes possession).
- Oil spillage removal – check and clean carport and garage floors, paths and driveway. If you have used a barbeque, check for any grease spots and spillages etc.
- Cigarette Butts – if there are cigarette butts lying around – please pick up and remove.
- Pet Droppings – please remove from gardens, lawns and any out of the way areas. Please dispose of in the bin – please do not bury them.
- Dog Urine – remove/clean where your pet may habitually urinate (base of walls, verandah posts etc).
- Dog stains – to outside walls – check where your dog regularly lies down, there maybe 'tell tale signs' on walls etc.
- Dog/cat claw damage – check screen floors, flyscreens and curtains. Please replace the screen wire if required.
- Dog chew damage – please ensure watering systems are free of dog chew damage and are repaired accordingly.
- Pet Hair – please ensure any visible pet hair inside is removed.

We, Shane and Beryl Sutcliffe, the Lessors would like you to attend to the above concerns.

**Lessor**

Date 7-1-10

**Tenant**

**Tenant**

**Tenant**

**Tenant**

Date

Date 7-1-10

Date 07-01-10

Date 7-1-10

\_\_\_\_\_

[illegible]

---

**From:** [REDACTED]  
**Sent:** Tuesday, 5 April 2011 5:39 PM  
**To:** Suncorp claims - customer contact  
**Subject:** FW: [REDACTED] Erncroft pl, Rocklea.

Kind Regards

[REDACTED]  
**Client Manager | Claims Services QLD/NT | PI Claims | Suncorp**  
Ph: 1300 134 726 | Fax: 1300 722 582

---

Level 33 Sq 266 George street 345 Queen St, Brisbane QLD 4000 |



---

**From:** [REDACTED]  
**Sent:** Tuesday, 5 April 2011 5:39 PM  
**To:** [REDACTED]  
**Subject:** RE: [REDACTED] Erncroft pl, Rocklea.

Good Evening [REDACTED]

I have just called our client and confirmed a cash settlement for the repairs to the boundary fence,  
I am issuing a payment of \$1870  
\*\$880 for 50% for repairs to back fence  
\*\$990 for thatching

Kind Regards

[REDACTED]  
**Client Manager | Claims Services QLD/NT | PI Claims | Suncorp**  
Ph: 1300 134 726 | Fax: 1300 722 582

---

Level 33 Sq 266 George street 345 Queen St, Brisbane QLD 4000 |



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**From:** [REDACTED] [mailto:[REDACTED]]  
**Sent:** Tuesday, 5 April 2011 10:20 AM  
**To:** [REDACTED]  
**Subject:** [REDACTED] Erncroft pl, Rocklea.

Hi [REDACTED]

**RE:** [REDACTED] Erncroft pl, Rocklea.

I am about to issue an ATP for the amount of \$85'375.09. on the above claim.

- 1) However we need to cash settle on 50% on the repair costs of the back fence which comes to: \$880.00 inclusive of GST.
- 2) We also need to know whether or not the insured is covered on the thatching on the fence. (If so then they are entitled to cash settle an extra \$990.00)

Regards,

██████████ Processes Officer | Project Management & Construction | Lend Lease Corporation  
Level 12, 160 Ann Street, QLD 4000 Australia

██████████ [www.lendlease.com](http://www.lendlease.com)

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**From:** Shane & Beryl Sutcliffe [REDACTED]  
**Sent:** Thursday, 30 June 2011 3:03 PM  
**To:** Suncorp claims - customer contact  
**Subject:** Fw Claim Number [REDACTED] [REDACTED] Erncroft Place Rocklea

To The Case Manager

In our contract with the Builder, we were allowed \$35m2 to purchase our tiles for the house. When searching for our new tiles we found it hard to find tiles with the rolled edge like the tiles we had on the floor. We found the tile stores mostly stock the square edge tiles. These are the modern tiles that most households are using. We found the new tiles for the house at \$20m2. There was never any dollar amount in the contract for laying tiles. Hope to have a reply soon

Kind Regards

Shane & Beryl Sutcliffe

----- Original Message -----

**From:** garth

**To:** Shane & Beryl Sutcliffe

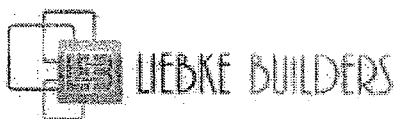
**Sent:** Thursday, June 30, 2011 9:30 AM

**Subject:** RE: [REDACTED] Erncroft Place Rocklea

Hi

We can tile under the joinery if you like, however the cabinet maker would have to do the job on a day designated by us so as not to delay the tiler moving on to the walls. I can talk to him about that for you. The only other thing with your tiles is the wall tiles you have chosen are a rectified tile which the tiler will charge extra to lay as they require more work. This would have to be met at your cost as it won't be covered by insurance as these are different to the tiles you originally had. They normally charge a couple of dollars a metre extra to lay them. I can get a price on this if you wish or I can call Top Tiles and see if they have the same tile not rectified. Let me know what you would like to do.

Regards,



1/37 Premier Circuit, Warana Qld 4575 | PO Box 5359 Maroochydore BC Qld 4558  
Ph [REDACTED] | FREE Call: 1800 LIEBKE (1800 543253) | Fax: (07) 5437 7506  
Mob: [REDACTED] | email: [REDACTED] ABN: 14 460 012 890 | BSA: 119 1416

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**From:** Shane & Beryl Sutcliffe [REDACTED]  
**Sent:** Thursday, 30 June 2011 9:03 AM  
**To:** [REDACTED]  
**Subject:** Re: [REDACTED] Erncroft Place Rocklea

Hi [REDACTED]

Thank you for that information. We were wondering about the tiling, will the whole floor be tiled and the joinery go on top. As other houses in the street are being rebuilt by Suncorp Insurance and are doing this.

Kind Regards  
Shane & Beryl Sutcliffe

----- Original Message -----

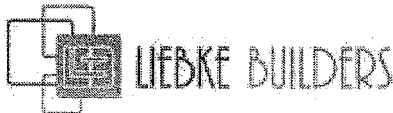
**From:** [REDACTED]  
**To:** Shane & Beryl Sutcliffe  
**Sent:** Thursday, June 30, 2011 8:23 AM  
**Subject:** RE: [REDACTED] Encroft Place Rocklea

Hi Guys,

Everything is progressing well at your house. I've attached the sanitization report for you and will forward the termite report once we receive it. The plasterer is finishing as we speak. Materials are being delivered today for fit out which will start next week. The waterproofer is doing the wet areas next week. I've spoken to Garry and booked him to install the joinery the week after next. All is going according to plan at this stage. All the other details you have given me with regard to tiles, paint etc have been noted and will be organized when needed. I'll get the tiler to talk to you regarding the garage when he is ready to go. I'll order the shower screens you wanted once the tiling is complete. If you have any queries give me a call or send me an email. Talk to you soon.

Regards,

[REDACTED]



1/37 Premier Circuit, Warana Qld 4575 | PO Box 5359 Maroochydore BC Qld 4558  
Ph: [REDACTED] FREE Call: 1800 LIEBKE (1800 543253) | Fax: (07) 5437 7506  
Mo: [REDACTED] | email: [REDACTED] | ABN: 14 460 012 890 | BSA: 119 1416

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**From:** Shane & Beryl Sutcliffe [REDACTED]  
**Sent:** Wednesday, 29 June 2011 8:40 PM  
**To:** [REDACTED]  
**Subject:** [REDACTED] Encroft Place Rocklea

Hi [REDACTED]

We would like to know if you have received the reports on checking the termite barrier and the sanitization treatment. If so could you please forward us a copy of the reports. Also could you please tell us what stage of rebuilding.

Kind Regards  
Shane & Beryl Sutcliffe

---

No virus found in this incoming message.  
Checked by AVG - [www.avg.com](http://www.avg.com)  
Version: 9.0.901 / Virus Database: 271.1.1/3732 - Release Date: 06/29/11 04:34:00

---

= This mail has been virus scanned and spam scanned by Lizzy Internet  
see= <http://www.lizzy.com.au/spamscanning>

Report this email as spam...

=

---

No virus found in this incoming message.

Checked by AVG - [www.avg.com](http://www.avg.com)

Version: 9.0.901 / Virus Database: 271.1.1/3732 - Release Date: 06/29/11 04:34:00

---

**From:** [REDACTED]  
**Sent:** Saturday, 2 July 2011 8:40 AM  
**To:** SEQ Floods  
**Cc:** Copy to ClaimCenter  
**Subject:** Claim Number [REDACTED] Encroft Place Rocklea  
**Attachments:** image001.jpg

Hi BLL,

Please see below email from the Builder to the INSD. Can you please advise the Builder to send in a variation for the tiles, however the INSD will not need to spend extra for laying the tiles as this will be covered.

Many Thanks

[REDACTED]  
**Client Manager | Claims Services QLD/NT | PI Claims | Suncorp**  
Ph [REDACTED] | Fax: 1300 046 914 | G1187

---

GPO Box 2988 Brisbane QLD 4001



---

**From:** Shane & Beryl Sutcliffe [REDACTED]  
**Sent:** Thursday, 30 June 2011 3:03 PM  
**To:** Suncorp claims - customer contact  
**Subject:** Fw Claim Number [REDACTED] Encroft Place Rocklea

---

**From:** [REDACTED]  
**Sent:** Wednesday, 13 July 2011 11:50 AM  
**To:** 'seq.floods@lendlease.com.au'  
**Cc:** Copy to ClaimCenter  
**Subject:** [REDACTED] SHANE GLYNN & BERYL LEONA SUTCLIFFE [REDACTED] ERNCROFT PL,  
ROCKLEA, QLD 4106

Good Morning,

The above insured rang to advise that when the builder were taking out the kitchen they have taken out the cooktop and thrown it in the bin.

Can you please advise if builders through her cooktop away, as insured wants to know who is paying for the cooktop.

Many thanks

If you have any questions, please feel free to email.

Kind regards,



[REDACTED]  
Client Manager Queensland Event Recovery | PI Claims

T [REDACTED]

F: 1300 046 914

[REDACTED]  
Level 13, 160 Ann St, Brisbane

*We help people build and protect their dreams*



Please consider the environment before printing this email

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**From:** Shane & Beryl Sutcliffe [REDACTED]  
**Sent:** Thursday, 21 July 2011 8:03 PM  
**To:** Suncorp claims - customer contact  
**Subject:** [REDACTED] Erncroft Place Rocklea

To the Case Manager

[REDACTED] We are the owners of [REDACTED] Erncroft Place Rocklea which was flooded in January.

We have been assigned, Garth Foote from Liebke Builders.

After many trips to Brisbane early this year to meet with Bovis, builder and searching for tiles as per in the contract up to \$35m2. There was no guidelines on selecting our tiles and we were told to go and find them within the budget.

On the 16th May, we sent an email to the builder to tell him the tiles we have selected \$20m2 with full information where to purchase them and left samples of the tiles at the house.

On 3<sup>rd</sup> June selected our carpet and blinds and placed a deposit on them. We had selected the paint colour and completed our sample board working off the colour of the tiles. We wanted to have this sample board ready for the builder so there was no delays on our part.

Received an email from the builder, 30th June telling us the tiles are not in stock any more. We have been informed by the builder that it would cost us extra money to have rectified edge tiles laid. Beryl has been informed by Suncorp 2<sup>nd</sup> July and 15<sup>th</sup> July that we did not have to pay the extra for laying. The builder has informed us, on 15<sup>th</sup> July, that [REDACTED] from Bovis said that we have to pay an extra \$1000 to lay rectified tiles. So on the 4th July, Beryl travelled by train to Brisbane. She was met by our son [REDACTED]. They spent 2 days looking for new tiles. 8 tile shops later found the colour tiles \$29m2 that would suit our sample board. We feel that we are in limbo at this time.

We have our friend/neighbour at [REDACTED] Erncroft Place who had the same flood damage and is insured also with Suncorp. She had her tiles replaced with the same rectified edge and she did not have to pay any extra for laying the tiles. These tiles are the same as we have chosen.

We would like to see a consistency between houses in the street with the replacement of flood damaged materials. [REDACTED] Erncroft Place is also insured by Suncorp.

As you know this is a stressful event to deal with. Look forward to your on going support and hearing from you soon.

Kind Regards

Shane & Beryl Sutcliffe



## CLO- (Customer liaison officer) Reinspection Report

Insd Name:	Shane and Beryl Sutcliffe	PH:	[REDACTED]
		Mob:	(Beryl)
Address:	[REDACTED] Erncroft Pl Rocklea, Qld 4106		
Claim Number:	[REDACTED]	Brand:	Suncorp
Requested By:	[REDACTED]	Phone No:	[REDACTED] Assr)
Assessor:	[REDACTED]	Date of Inspection:	2/9/11
Were Photo's Obtained:	Yes		
Assessment report - date sent:	5/9/11		
To Whom :	PRM Management : BLL		
	Case manager : [REDACTED]		

Reason for Inspection	<p>Assessor Ozzie attended site with Simon Sarra (BLL), Insured Shane and Beryl.</p> <p>The residence is a low set brick veneer house with a tiled roof. Approx 600mm of water inundated the house during the 2011 floods.</p> <p>The insured has concerns with the tiles that are not like for like. The builder wants to know who is footing the bill for the extra labour to install the new floor tiles.</p> <p>The original floor tiles were 300x300mm. The insured has decided that they would like to use 600x600mm tiles instead. These tiles are still within the price range. The insured advises that the tiles will be supplied by National Tiles.</p> <p>(The extra labour to lay the tiles is \$1000). The insured believes that they should not have to pay the extra \$1000, as they say no one told them that it would cost more to lay the larger tile. Insured Beryl advises that Suncorp gave her the go ahead according to her notes, saying Suncorp will pay for the upgrade.</p> <p>Simon (BLL) advises that the insured was told on many occasions that the tiles would cost more to lay.</p>
Outcome of Inspection	<p>Assessor advised the insured that he will discuss their concerns with their Case Manager. The insured was happy with this.</p> <p>Insured also advises that the vertical blinds are no longer in the house. Insured Beryl advised the builder that they could remove them from the window frames so repairs can commence. (Images show blinds had been installed in the house when the insured was cleaning their house after the floods).</p>

	<p>Case Manager to advise the insured that if they wish to claim on the blinds, they will need to lodge a separate claim for theft. (Case Manager to discuss this with Assessor).</p>
<p>Additional / SOW</p> <p>Value \$ :</p>	
<p>Actions by:</p>	<p>Case Manager to review report.</p> <p>Case Manager to call Assessor Ozzie to discuss report and outcome of claim.</p>
<p>Recommendations/ Considerations</p>	



13/09/2011

**Repeat Call Summary**

Call Summary

Name of Caller : Beryl

Relationship to the Claim : Insured

Call Regarding : Processing Message/Request to Contact - Request to Contact

Call Purpose : New Information

Relating To :

**Advice/Instructions :**

- confirmed for INSD, in this circumstance, SUN has decided extra tile cost will be covered
- advd per CLO rpt that blinds would need to be lodged as theft claim for consideration
- transferred INSD to new claims rota to lodge theft claim
- INSD appreciated the step forward
- couldn't quickly locate ATP/reserve info to review reserves to determine if \$1000 has been added as yet or not

**Next Action :**

- aw further LL repair inv

LCC 13/09/11

LOR. Limit: \$24,520 // Paid: \$15,360, Dates covered: 12/01/2011 - 28/06/11

Building: \$245,200 // pd \$72,938.50

Contents: \$0 // Not INSD

XS: \$50 // Collected // 29/03/2011 // 1260872

13/09/2011

**Repeat Call Summary**

Call Summary

Name of Caller : Beryl Sutcliffe

Relationship to the Claim : Insured

Call Regarding : Processing Message/Request to Contact - Request to Contact

Call Purpose : New Information

Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

**Advice/Instructions :**

- IO called returning missed call from us
- tf IO through Chrisopher from Team 3 to assist further

**Next Action :**

- Await call from insd advise that due to their history we will accept the extra costs to lay the tiles in good faith.

Call Status : Resolved

13/09/2011

**OBML**

Recd call from [REDACTED] - re outstanding item is laying of tiles 1377.55 - Customer has a good history and is not a serial claimer.

**ACTION**

discuss claim with [REDACTED] it is agreed that we will accept the extra costs to lay the slightly bigger tile as a good faith gesture to our customer due to their history.

Called insd LMTC on mobile  
LMTC on land line

Emailed BLL to confirm we will accept the extra costs for the laying of the tiles.

**NEXT ACTION**

Await call from insd advise that due to their history we will accept the extra costs to lay the tiles in good faith.

30/08/2011

**CLO Update**

**ACTION:**

- Appt booked for 10:00 on 2/9/11.
- Assr accompanied by Simon Sarra (BLL).

**NEXT ACTION:**

- Conduct CLO inspection.

25/08/2011

**CLO Update**

**ACTION:**

- Assr called insd Beryl on 25/8/11 and left message to call assr back.

**NEXT ACTION:**

- Assr aw's return call from insd.

24/08/2011

**CLO assessor appointed**

**ACTION:**

CLO assessor [REDACTED] allocated to claim

**Next Action:**

- await CLO assessment report

23/08/2011

**Repeat Call Summary**

**Call Summary**

Name of Caller : Beryl

Relationship to the Claim : Insured

Call Regarding : Customer Update - Customer Requested Update

Call Purpose : New Information

Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

**Advice/Instructions :**

-rcvd call from insd Beryl  
-insd advd has just spoke to [REDACTED] but wanted further information  
-insd call to f/u progress of building claim, insd advd no repairs are progressing and kitchen is ready to be put in  
-insd advd she just wants repairs to be done and doesn't understand delays  
-advd insd as per previous notes CLO assessor to attend to try and resolve issues with SOW  
-insd advd she sure there were issues with SOW  
-advd insd that once report rcvd will be in touch  
-insd wanted to note that there has been a lack of communication to her from builders, BLL and Suncorp

**Next Action :**

-aw CLO assessor to attend  
-adv BLL on outcome -  
-CM to contact insd of outcome

LCC 23/08/11

LOR Limit: \$24,520 // Paid: \$15,080

Dates covered: 12/01/2011 - 28/06/11

Remaining: \$9,440

Building: \$245,200 // Nil/Paid

Contents: \$0 // Not INSD

XS: \$50 // Collected // 29/03/2011 // 1260872

Call Status : Resolved

23/08/2011

**Repeat Call Summary**

**Call Summary**

Name of Caller : Beryl

Relationship to the Claim : Insured

Call Regarding : Customer Update - Customer Requested Update

Call Purpose : Contact within/outside SLA

Relating To : Bovis Lend Lease

Advice/Instructions :

Caller - Beryl

Re: Status of building claim

Security Q's Asked

ACTION

- INSD Beryl called to F/U status of building claim
- As per previous notes CLO assessor to attend to try and resolve issues with SOW
- ADV INSD of this
- INSD ADV that they were not told of this and feels that there has been a lack of communication with Suncorp and also has not heard from the builders
- ADV INSD that someone will be in contact to arrange a time for inspection
- INSD ADV that she does not live in brisbane so will need to drive there
- Received 'Review Correspondence' activity which is a variation for tiles
- \*Already previously received\*
- Renamed document

Next Action :

- AW CLO assessor to attend
- ADV BLL on outcome

LCC 23/08/11

LOR. Limit: \$24,520 // Paid: \$15,080

Dates covered: 12/01/2011 - 28/06/11

Remaining: \$9,440

Building: \$245,200 // Nil/Paid

Contents: \$0 // Not INSD

XS: \$50 // Collected // 29/03/2011 // 1260872

23/08/2011

#### Repeat Call Summary

##### Call Summary

Name of Caller : Beryl  
Relationship to the Claim : Insured  
Call Regarding : Customer Update - Customer Requested Update  
Call Purpose : Contact within/outside SLA  
Relating To : Bovis Land Lease

##### Advice/Instructions :

Caller - Beryl  
Re: Status of building claim

##### Security Q's Asked

##### ACTION

- INSD Beryl called to F/U status of building claim
- As per previous notes CLO assessor to attend to try and resolve issues with SOW
- ADV INSD of this
- INSD ADV that they were not told of this and feels that there has been a lack of communication with Suncorp and also has not heard from the builders
- ADV INSD that someone will be in contact to arrange a time for inspection
- INSD ADV that she does not live in brisbane so will need to drive there
- Received 'Review Correspondence' activity which is a variation for tiles
- \*Already previously received\*
- Renamed document

##### Next Action :

- AW CLO assessor to attend
- ADV BLL on outcome

LCC 23/08/11

LOR. Limit: \$24,520 // Paid: \$15,080

Dates covered: 12/01/2011 - 28/06/11

Remaining: \$9,440

Building: \$245,200 // Nil/Paid

Contents: \$0 // Not INSD

XS: \$50 // Collected // 29/03/2011 // 1260872

Call Status : null

22/08/2011

#### File Review

##### ACTION

- Received Review correspondence activity
- Correspondence reviewed but activity not cleared
- revwd coverage of termite cover : OK to cover
- CLO to review

##### NEXT ACTION

- await CLO to be appointed
- advise BLL on outcome

LCC 03/08/11

LOR. Limit: \$24,520 // Paid: \$15,080

Dates covered: 12/01/2011 - 28/06/11

Remaining: \$9,440

Building: \$245,200 // Nil/Paid

19/08/2011

**entered file to review**

entered file to review with CM Neda

**ACTION**

- revwd coverage of termite cover : OK to cover
- CLO to review

**NEXT ACTION**

- await CLO to be appointed
- advise BLL on outcome

LCC 03/08/11

LOR. Limit: \$24,520 // Paid: \$15,080

Dates covered: 12/01/2011 - 28/06/11

Remaining: \$9,440

Building: \$245,200 // Nil/Paid

Contents: \$0 // Not INSD

XS: \$50 // Collected // 29/03/2011 // 1260872

19/08/2011

**File Review**

Received claim via spreadsheet

**ACTION**

- Reviewed claim file notes. Referred to previous CM notes below 10/08/11 - Claim is currently to be reviewed by a CLO
- received email from BLL advising if termite barrier is covered (ok to cover)
  - sent email to BLL confirming to go ahead with the termite barrier

**NEXT ACTION**

- await CLO to be appointed
- advise BLL on outcome

LCC 03/08/11

LOR. Limit: \$24,520 // Paid: \$15,080

Dates covered: 12/01/2011 - 28/06/11

Remaining: \$9,440

Building: \$245,200 // Nil/Paid

Contents: \$0 // Not INSD

XS: \$50 // Collected // 29/03/2011 // 1260872

11/08/2011

**FILE REVIEW**

revd daily activity for file review

**ACTION**

- entered file to review already actioned nfa required

**NEXT ACTION**

- TSO to assign CLO

Building: \$245,200 // Nil/Paid

Contents: \$0 // Not INSD

XS: \$50 // Collected // 29/03/2011 // 1260872

LCC: 03/08/2011

LOR. Limit: \$24,520 // Paid: \$15,080

10/08/2011

**FILE REVIEW**

recvd file review for urgent attention

**ACTION**

- revwd file notes and docs
- this file has been referred to TSO for review to assign CLO
- email from BLL regarding Insr - is causing delays due to conflicts with SOW

**NEXT ACTION**

- TSO to assign CLO

Building: \$245,200 // Nil/Paid  
Contents: \$0 // Not INSD  
XS: \$50 // Collected // 29/03/2011 // 1260872  
LCC: 03/08/2011  
LOR. Limit: \$24,520 // Paid: \$15,080  
Dates covered: 12/01/2011 - 28/06/11  
Remaining: \$9,440

09/08/2011

**Repeat Call Summary**

**Call Summary**

Name of Caller : [REDACTED] (BLL)  
Relationship to the Claim : Vendor  
Call Regarding : Seeking Info - Seeking Standard Information  
Call Purpose : Contact within/outside SLA  
Relating To : Bovis Lend Lease

**Advice/Instructions :**

Received call from BLL

- requested to speak to [REDACTED] or [REDACTED]
- offered my assistance however declined
- advised he is calling in regards to an email?
- advised Simon will discuss further with the CM's

**Action :**

- approached CM [REDACTED] advised BLL will be sending in an email that requires urgent attention
- raised ACQ activity to ensure the email is reviewed immediately

**Next Action :**

- await email from BLL

Building: \$245,200 // Nil/Paid  
Contents: \$0 // Not INSD  
XS: \$50 // Collected // 29/03/2011 // 1260872  
LCC: 03/08/2011  
LOR. Limit: \$24,520 // Paid: \$15,080  
Dates covered: 12/01/2011 - 28/06/11  
Remaining: \$9,440

Call Status : Action Required

03/08/2011

**File Review**

**ACTION**

- RCVD IBC from INSD S/W Beryl
- INSD requested contact number for BLL
- INSD ADVD that for 2 weeks, no repairs have been carried out to home
- ADVD INSD i would email BLL to F/UP with builder
- INSD also requested review of LOR payment
- reviewed previous payments which covered LOR up to 28/06
- INSD confirmed that property is rented privately
- updated SOW and ADVD INSD i would issue the following  
\*28/06 to 16/08 = 7 weeks (7 x \$640p/w = \$4480)
- INSD was happy with this and requested payment via EFT
- issued payment request
- email sent to BLL for update

**NEXT ACTION**

- AW payment approval for LOR payment  
\*28/06 to 16/08 = 7 weeks (7 x \$640p/w = \$4480)
- AW BLL response

Building: \$245,200 // Nil/Paid  
Contents: \$0 // Not INSD  
XS: \$50 // Collected // 29/03/2011 // 1260872  
LCC: 03/08/2011  
LOR. Limit: \$24,520 // Paid: \$15,080  
Dates covered: 12/01/2011 - 28/06/11  
Remaining: \$9,440

29/07/2011

**Repeat Call Summary**

**Call Summary**

Name of Caller : Beryl  
Relationship to the Claim : Insured  
Call Regarding : Receipt Of Documentation - Have Documents Been Received  
Call Purpose : Contact within/outside SLA  
Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

**Advice/Instructions :**

- IBCC S/W INSD Beryl. Beryl called to F/U an email she had forwarded with her concerns.
- Relevant Document: Email from INSD describing tile issue.
- ADVD INSD that I would email over to BLL asking for their reply.
- Email to BLL, saved to file.

**Next Action :**

- F/U BLL reply RE: tile issue.

Building: \$245,200 // Nil/Paid  
Contents: \$0 // Not INSD  
XS: \$50 // Collected // 29/03/2011 // 1260872  
LCC: 29/07/2011  
LOR. Limit: \$24,520 // Paid: \$15,080  
Dates covered: 12/01/2011 - 28/06/11  
Remaining: \$9,440

Call Status : Resolved



29/07/2011

**Repeat Call Summary**

**Call Summary**

Name of Caller : Beryl  
Relationship to the Claim : Insured  
Call Regarding : Processing Message/Request to Contact - Request to Contact  
Call Purpose : Information Previously Provided  
Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

**Advice/Instructions :**

insd wanting update

**ACTION:**

- advd insd of CM DDI
- Transferred to Team 3
- NFAR

**Next Action :**

null

Call Status : Resolved

25/07/2011

**Repeat Call Summary**

**Call Summary**

Name of Caller : Beryl Sutcliffe  
Relationship to the Claim : Insured  
Call Regarding : Processing Message/Request to Contact - Request to Contact  
Call Purpose : Lost/Missing Information  
Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

**Advice/Instructions :**

- insd rang as had 2 missed called from Suncorp and thought it was to do with her claim
- have cnfrmd that no one has accessed her claim today
- cnfrmd that email rec'd from insd however still waiting to be reviewed by CM
- whilst on phone with insd her mobile rang and call was to do with another issue

**Next Action :**

- F/UP BLL for contacting INSD to give her the like for like options for tiles
- F/UP BLL Invoices

Building \$245,200

LOR PAID TOTAL = \$15,080 LOR paid until 28/6/11

LCC 25/7/2011

Call Status : Resolved

25/07/2011

#### Repeat Call Summary

##### Call Summary

Name of Caller : BERYL SUTCLIFFE

Relationship to the Claim : Insured

Call Regarding : Repairs/Replacement - Progress/Status Of Repair Job or Replacement

Call Purpose : New Information

Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

##### Advice/Instructions :

OI Beryl called - she recd voicemail message today from Suncorp, no ref number, thought it might be in relation to this claim

Insured has sent email to us 21/07 - no ye actioned

Could see no access on claim today, transferred caller thru Events for further advice

##### Next Action :

null

Call Status : Resolved

16/07/2011

#### File Review

##### ACTION

-RCVD email from BLL to ADV the builder has ADVD that the cooktop and oven have failed an electrical test and will have to be replaced  
\* A provisional sum allowance has been made for Supply of Whitegoods in the approved quote which should cover a standard oven and cooktop  
\*BLL requested that INSD is made aware that this is included in the SOW  
-OBC INSD on mobile 0416-169-467 S/W INSD Shane  
-ADVD of update from BLL in relation to cook top and oven and allowance has been made for standard oven and cooktop which is included in SOW  
-Really bad line, INSD ADVD he understood

##### NEXT ACTION

- F/UP BLL for contacting INSD to give her the like for like options for tiles  
- F/UP BLL Invoices

Building \$245,200  
LOR PAID TOTAL = \$15,080 LOR paid until 28/6/11  
LCC 15/7/2011

15/07/2011

#### File Review

##### ACTION

-spoke with CM Jo who had IBC from BLL to ADV builder has contacted them to ADV INSD has spoke with builder and ADVD builder that Suncorp have called INSD and ADVD that INSD can have upgrade for tiles and have whatever she wants  
-As per my note, ADVD INSD that builder will call her to go through like for options for replacement tiles  
-OBC INSD to clarify, no answer and left message to CB  
-emailed BC from BLL to ADV the same and that INSD was not ADVD that she could have an upgrade

##### NEXT ACTION

-F/UP INSD and ADV tiles are like for not, NOT AN UPGRADE  
- F/UP response from LL re cooktop  
- F/UP BLL for contacting INSD to give her the like for like options for tiles  
- F/UP BLL Invoices

Building \$245,200  
LOR PAID TOTAL = \$15,080 LOR paid until 28/6/11  
LCC 15/7/2011

15/07/2011

**Repeat Call Summary**

**Call Summary**

Name of Caller :   
Relationship to the Claim : Repairer  
Call Regarding : Repairs/Replacement - Progress/Status Of Supply Of Goods  
Call Purpose : Contact within/outside SLA  
Relating To : Bovis Lend Lease

**Advice/Instructions :**

- from BLL called to advd that insd has just told builder that suncorp have advd that insd came have whatever she wants after speaking with CM this morning, advd that as per CM notes this morning she has advd the customer that we will replace like for like and that there would be no upgrades and insd would not be out of pocket for tiles and builder will be in contact to discuss like for like options, advd that someone needs to call the insd again as she must not be understanding  
- SW CM , CM advd that she explained the like for like details and that builder will call her at some stage to discuss these options, CM to call insd

**Next Action :**

- F/UP response from LL re cooktop
- F/UP BLL for contacting INSD to give her the like for like options for tiles
- F/UP BLL Invoices

Building \$245,200  
LOR PAID TOTAL = \$15,080 LOR paid until 28/6/11

**Aislinn Robinson**

15/07/2011

**File Review**

**ACTION**

- RCVD email response from BLL to ADV builder has been contacted by BLL and requested to F/UP INSD to ADV she have tiles (like for like)
- BLL ADV no tiles have been purchased as yet therefore this should not create any problems
- email has been uploaded to claim
- Courtesy OBC INSD to ADV
- OBC INSD on 07-4121-6383 S/W Beryl
- ADV INSD that she will not be out of pocket for tiles and builder will be in contact to discuss like for like options
- INSD was happy with this and appreciated the call

**NEXT ACTION**

- F/UP response from LL re cooktop
- F/UP BLL for contacting INSD to give her the like for like options for tiles
- F/UP BLL Invoices

Building \$245,200  
LOR PAID TOTAL = \$15,080 LOR paid until 28/6/11  
LCC 15/7/2011

13/07/2011

**Repeat Call Summary**

**Call Summary**

Name of Caller : Beryl

Relationship to the Claim : null  
Call Regarding : Repairs/Replacement - Progress/Status Of Supply Of Goods  
Call Purpose : Contact within/outside SLA  
Relating To : Bovis Lend Lease

---

**Advice/Instructions :**

- Received IBC from INSD Beryl
- INSD does not want to be out of pocket with the tiles
- ADVD BLL have suggested there are many options for like for like so INSD won't be out of pocket
- INSD happy with choosing like for like tiles
- Emailed BLL requesting someone contact INSD and give her the like for like options

**Next Action :**

- F/UP response from LL re cooktop
- F/UP BLL for contacting INSD to give her the like for like options for tiles
- F/UP BLL Invoices

Building \$245,200  
LOR PAID TOTAL = \$15,080 LOR paid until 28/6/11  
LCC 13/7/2011

Call Status : Resolved

13/07/2011

**Repeat Call Summary**

Call Summary  
Name of Caller : Beryl Sutcliffe  
Relationship to the Claim : Insured  
Call Regarding : Processing Message/Request to Contact - Request to Contact  
Call Purpose : Contact within/outside SLA  
Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

---

**Advice/Instructions :**

- \* IO called to speak to Sonia with whom she was speaking this morning
- \* Called Sonia's extension #21657 - call answered by [REDACTED] who was happy to speak to the IO

**Next Action :**

null

Call Status : Resolved

13/07/2011

**Repeat Call Summary**

Call Summary  
Name of Caller : Beryl  
Relationship to the Claim : Insured  
Call Regarding : Seeking Info - Seeking General Customer Information  
Call Purpose : New Information

Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

Advice/Instructions :

Insured Beryl rang returning call, read notes to insured, advised of \$1K difference, insureds said she has not purchased the tiles yet. and then insured advised that when the builders were removing the kitchen they had thrown the cooktop as well. insured wanted to know who is paying for the cooktop. email LL to find out from builder if they have thrown the cooktop away. Insured advises that on Saturday 9/7/2011 someone from suncorp rang and said that it was ok to go ahead with the tiles. there is no record anyone was in this claim on 9/7/2011.

Next Action :

Await response from LL re cooktop  
Await for insured to decide re tiles

Building \$245,200  
LOR PAID TOTAL = \$15,080 LOR paid until 28/6/11  
LCC 13/7/2011

Call Status : Action Required

13/07/2011

53

Beryl has called re missed call from SML.

Action:

- As claim is Event claim have transferred to Flood Event team to discuss.

13/07/2011

FILE REVIEW

Received email from BLL regarding tiles;

Hi Kylie, Just letting you know that what the owner has told you is not quite right. Polished porcelain and rectified edge tile are a blatant upgrade and significantly more expensive to lay. There would be plenty of options for a like for like replacement within normal budget figures. We can proceed if you wish but I thought I best bring it to your attention. I believe the owner has already selected the upgrade tiles.

Called INSD Beryl to discuss LMTCB

NEXT ACTION:

When INSD calls back, please advise of the above noted email and that BLL have clarified that there are more economical priced tiles and they will need to pay the difference in having them layed (approx \$1000).

12/07/2011

FILE REVIEW

Received an email from BLL regarding tiles,

replied with the below (as attached on email on file)

Hi BLL

Please proceed with the tiling, as the INSD advised that the tiles they previously had no longer exist and that these tiles that they are about to lay are the most general & like for like tiles they found to their previous tiles.

If the Tiles are a phenomenal difference in price, then please let us know (as the attachment from the tilers weren't on your previous email). Otherwise, please proceed.

NEXT ACTION:

Aw Builders Invoice

Building \$245,200  
LOR PAID TOTAL = \$15,080 LOR paid until 28/6/11

11/07/2011

**Repeat Call Summary**

Call Summary

Name of Caller : Beryl

Relationship to the Claim : Insured

Call Regarding : Repairs/Replacement - Progress/Status Of Repair Job or Replacement

Call Purpose : Information Previously Provided

Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

**Advice/Instructions :**

- insd enq if cooktop covered under claim as insd believes it has been thrown out when kitchen was removed by builders
- created action customer query for CM to review as unable to locate whether covered or not

**Next Action :**

null

Call Status : Resolved

02/07/2011

**OBCC**

Received activity to review

Spoke w INSD Beryl to advise we have received the email regarding the laying of the tiles. Builder adv INSD that they would need to cover the extra cost for laying the "more expensive" tiles.

Adv INSD an email has been sent to BLL to adv the Builder that we will cover the laying of the tiles (as INSD previous curved edge tiles do not exist anymore, they have needed to go for the most recent general tile). INSD happy with this.

INSD then asked about her other existing claim that occurred in 2009. Transferred her through to the existing Home Claims Team.

**NEXT ACTION:**

Aw Builders Invoice

Building \$245,200

LOR PAID TOTAL = \$15,080 LOR paid until 28/6/11

LCC: 02/7/11

30/06/2011

**Repeat Call Summary**

Call Summary

Name of Caller : Beryl

Relationship to the Claim : Insured

Call Regarding : Seeking Info - Seeking Standard Information

Call Purpose : New Information

Relating To : Liebke Homes Pty Ltd

**Advice/Instructions :**

- insd adv that she contacted the builder re progress of repairs.
- insd adv that the builder wants to charge extra to lay the tiles the insd has chosen.

- adv insd to forward the email from builder to myclaim@suncorp.com.au.
- adv insd cm would follow up with builder and call insd.

Next Action :

- cm to review email, follow up with builder and call insd.

Call Status : Resolved

20/06/2011

**File Review**

**ACTION**

- insd was transferred from claims assist to speak about message left about LOR policy remaining
- File note on 15/6/11 stated insd only had \$3613 remaining for LOR
- reviewed claim and found this was not correct
- reviews SOW and we have paid \$15,080 so far until 28/6/11 for LOR payments
- there is \$9,440 remaining in policy for LOR payments
- advd insd of this and that a payment was made for LOR from 24/4/ until 28/6/11

**NEXT ACTION**

- aw payment approval
- aw progress payments

Building \$245,200

LOR PAID TOTAL = \$15,080 LOR paid until 28/6/11

LCC 20/6/11

20/06/2011

**Repeat Call Summary**

**Call Summary**

Name of Caller : Beryl

Relationship to the Claim : Insured

Call Regarding : Processing Message/Request to Contact - Request to Contact

Call Purpose : Contact within/outside SLA

Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

**Advice/Instructions :**

returning call from processing / advised of previous comment / insured has advised believes incorrect / comments suggest LOR component of settlements is \$15080 / advised of policy limits - 10% of sum building sum insured / transferred to P1 Home CS Events Ops A Team 3 to review LOR component

**Next Action :**

- aw payment approval
- aw progress payments

Building \$245,200

Call Status : Resolved

15/06/2011
OBCC
Action Customer Query
Action
<ul style="list-style-type: none"> <li>- rev claim</li> <li>- insd asking for further LOR payments, paid until 24/04 insd requires further payments</li> <li>- 24/04 - 28/06 = 9 weeks, 9 x \$640p/w = \$5760</li> <li>- contacted insd no answer LM to contact back</li> <li>- processed payment for LOR = \$5760, property is self managed no management fees to be collected</li> </ul>
Next Action
<ul style="list-style-type: none"> <li>- aw payment approval</li> <li>- aw progress payments</li> <li>- when insd calls back advd that \$3613 remaining for LOR payments as limit is \$24,520 in total</li> </ul>
Building \$245,200
LOR \$24,520 // PAID \$20,907 Paid till 28/06 (24 weeks)
LCC 14/06/11

14/06/2011
Repeat Call Summary
Call Summary
Name of Caller : BERYL LEONA SUTCLIFFE
Relationship to the Claim : Insured
Call Regarding : Customer Update - Customer Requested Update
Call Purpose : Contact within/outside SLA
Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE
Advice/Instructions :
Insd called to see if possible to get a SOW for repairs that are being done
Action:
-adv insd she could request this from builder
Next Action :
null
Call Status : Resolved

Sue Wallis 14/06/2011  
**refund**  
 received refund from liebke homes for \$18354  
 paid in error to the wrong brother

Sue Wallis 09/06/2011  
**refund**  
 called liebke homes for a refund for \$18354  
 authorised and paid to them in error  
 Imom will call agin if they don't respond in a  
 couple of days

Jaswin Chand 08/06/2011  
**Vendor Payment**  
**ACTION**  
 Payment Description: Claim H005495056  
 Supplier Payment Made  
 Name of supplier/Business name: PL & GF  
 Holdings P/L T/As Liebke Builders and Bold Design  
 Kitchens  
 Job Number: 1378106  
 Invoice Number: 642  
 Date of Invoice: 2011-05-17  
 Payment Issue Date: 2011-06-08  
 Amount of Invoice: \$18,354.00  
 Does the amount include GST: Yes  
 Settled Items: Repair  
 Excess Deducted: No



06/06/2011

**Repeat Call Summary**

**Call Summary**

Name of Caller : Beryl Sutcliffe  
Relationship to the Claim : Insured  
Call Regarding : Seeking Info - Seeking Standard Information  
Call Purpose : Contact within/outside SLA  
Relating To : SHANE GLYNN & BERYL LEONA SUTCLIFFE

**Advice/Instructions :**

Insured Beryl called for update on claim and to return missed call from Robert

**ACTIONS:**

- advised that missed call was to advise of partial payment being made to Liebke Builders
- insured also enquired if further LOR payments will be made, attempted call to CM to confirm, no answer
- set ACQ so CM can review and contact insured to discuss

**Next Action :**

CM to call insured

Call Status : Action Required

01/06/2011

**OBCC**

**Action:**

- rcvd ACQ activity
- reviewed claim and documents:
- Called INSD Shane (0416-169-467):No Ans, Left MSG
- Called INSD Shane (07-4121-6383):No Ans, Left MSG

\*\*\*Please adv INSD that we have made a partial payment to Liebke Builders, Call was to update INSD only\*\*\*

**Next Action:**

- AW Invoices from Liebke builders
- F/U INSD

\$50 XS HAS BEEN COLLECTED  
INVESTOR PROPERTY  
BLD \$245,200 \*\*\* PTD \$16,967.00

LCC 16/05/2011

25/05/2011

**File Review**

Received file for review

Partial payment for Liebke invc1ST PROGRESS PAYMENT INVOICE -

Description of Invoice for Payment

Set Do and Charge job for payment for \$18354

16/05/2011

35

Insd Beryl called as she has had a missed call from CM and was wondering what it was in regards to.

Action::Insd has advised me that builders have called and work has commenced

::Insd advised that at this there is no amendments to be made.

::Activity sent to CM to advise of information

Next Action::CM to review and advise insd

\*\*\*\*\*

\$50 XS HAS BEEN COLLECTED  
INVESTOR PROPERTY  
BLD \$245,200 ### PTD \$16,967.00

16/05/2011

OBML

action:

-rcvd review corro activity

-reviewed documents:No New Corro

-sent email to BLL requesting update:EmailSent  
by Email 16-05-2011 9.10.15 AM

-Called INSD Beryl (0416-169-467): No Ans,left  
MSG

-Called INSD Beryl (07-4121-6383): No Ans,No  
MSG Service.

\*\*\*Please ask INSD, if the builders have been in  
contact (Liebke Builders to commence works on  
11/04/2011), if not adv that i have sent email  
requesting update to BLL,ask INSD if they have  
any ammendments to make to the claim\*\*\*

Next Action:

-AW Reply from BLL

-F/U INSD

LCC 05/04/2011  
\$50 XS HAS BEEN COLLECTED  
INVESTOR PROPERTY  
BLD \$245,200 ### PTD \$16,967.00

11/04/2011

**Cash Settlement Payment Issued**

ACTION

Cash Settlement Payment Issued

Payment Description: Claim H005495056

Amount of Settlement: \$1,870.00

Excess Deducted: No

Final Settlement: No

NEXT ACTION

Review file to determine next action, if final

06/04/2011

ATP

ATP recd' from BLL. Liebke Builders to commence works on 11/04/2011.

05/04/2011

OBCC

ACTION

- rec'd email from wade @ bli recommending c/s insd for 50% repairs to boundary fence
- \$1870
- called insd to advised and updated eft details

NEXT ACTION

- aw payment approval for \$1870
- aw bli report

LCC 05/04/2011

31/03/2011

ESTIMATE PROJECT

Estimate correct

29/03/2011

**Cash Settlement Payment Issued**

ACTION

Cash Settlement Payment Issued  
Payment Description: Claim H005495056  
Amount of Settlement: \$15,147.00  
Excess Deducted: Yes  
Final Settlement: No

NEXT ACTION

Review file to determine next action, if final settlement then Client Manager to consider closing claim

29/03/2011

obcc

ACTION

- rec'd email to call insd regarding LOR payments
- conducted f/review
- insd has submitted receipt for cleaning products \$117.93 - not covered
- electrician inv \$827
- rental ledger

-called insd and adv i would issue payments for the following  
\* LOR from DOL 12/01 TO 1/03 @ \$600 PW (7 WEEKS) = \$4200  
INCREASE RENT FROM 08/03 - 26/04 @ \$640 pw  
- 8 weeks \$5120  
\*cleaning products not covered  
\*\$827 for electrical inv  
-insd asked about \$5000 land lords fixtures and fittings, as assessor adv that they could be c/s for this  
-checked assessment report and this is confirmed  
-total settlement is \$15147 less \$50 xs = \$15,097  
-insd asked to sent via cheque as no eft details at hand

**NEXT ACTION**

-aw payment approval for \$15,097 for LOR and fixtures and fittings  
-aw bll report

LCC 29/03/2011  
\$50 XS HAS BEEN COLLECTED  
INVESTOR PROPERTY  
BLD \$245,200

**IBCC**

**ACTION**

- rec'd call from Luke in claims, insd was no longer on the line  
- insd is looking for an urgent payment of LOR and invs rec'd  
- sent an urgent payment request to CM Aislinn, to review docs and make the payment

**NEXT ACTION**

- CM to review claim  
- aw BLL report

Building SI \$245,200  
XS \$50  
LCC 29/3/11

29/03/2011

23

Insd beryl called as is now starting to struggle with not receiving any rent from investment property/ Insd sent in docs including tenancy agreement and rental appraisal from the real estate agent in early february and has not heard anything/

**Action:**

Attempted to call CM - no answer  
Called through to [REDACTED] from Event team who advd will have someone review claim/provide insd with update

08/03/2011

2

Caller : Beryl - insd

Re : wanted to meet up

**ACTION**

- advised insd re
- Bovis Lend Lease
- tenants moved out Wed 12/01
- unhabitable - insd has asked re rent covered
- insd has sent docs re tenants agreement
- insd has asked if possible to meet with builders
- 
- insd advised coming to Brisbane this weekend -
- Sat would be great
- aded to ACQ for insd query re cover of rent

**NEXT ACTION**

- aw review of docs
- aw insd to be advised - rent

08/03/2011

Bovis Lend Lease added to claim and assessment report forwarded to:  
seq.floods@lendlease.com.au

07/03/2011

Insd called to advise that her neighbour who is also with Suncorp was assessed at the same time and they have had their builders out already to quote. Insd will be in brisbane this weekend and would like to be able to meet with the builder if this is possible

**Action:**

have raised urgent activity for review of docs and to contact insd

**Next action:**

CM to review docs and contact insd

28/02/2011

**CALLER:** Beryl

**RE:** can i have my own cabnit maker complete the works on the kitchen & are they still guaranteed

**ACTIONS:**

- Advised can have own cabnit maker complete the reps advised we do not guarantee the works that we have not contracted
- advised if our repairer completes then we do offer a guarantee
- advised insd of details to send in quote

**NEXT ACTIONS:**

- Await review of docs
- contact to insd to discuss next steps

09/02/2011

**File Review**

Review and Action Report

**ACTION**

- reviewed history and notes
- aw on assessor report

**NEXT ACTION**

- aw assessor report

03/02/2011

**EAA - TKB Building**

**ACTION:**

- TK Building have been appointed to this claim for assessment, await assessment report.

29/01/2011

2

Inds has called to enq when the assessor will attend

**ACTION**

- adv inds assessor will make contact with them before attending

**NEXT ACTION**

- await assessor report

24/01/2011

2

Caller: [REDACTED], branch staff.

inds in branch querying whether carpets and curtains covered as assessor said NOT Covered.

**ACTION**

have checked policy and conf with TSO Liz that they are covered under the landlords fixtures and fittings up to \$5000.  
have sent urgent ACQ to have this re-assessed and inc in claim

**NEXT STEP**

inc carpets and curtains as per policy guidelines  
AW assessors rpt inc carpets and curtains.

20/01/2011

IAA - [REDACTED] Assessor

**ACTION:**

- [REDACTED] has been assigned to the claim for assessment, await assessment report.

18/01/2011

2

insd [REDACTED] called to confirm what is happening with the claim

- advsd insd awaiting assessor to be appointed
- advsd insd once assessor appointed insd will be contacted to arrange inspection time
- insd confirmed if he could start ripping out walls and things like that
- advsd insd at this stage no and advsd insd he can poke holes in the walls to allow the water to come out
- insd advsd that his neighbour is with suncorp and they were told to rip the walls out
- advsd insd this is not correct unless they have had direction from an assessor
- insd understands

**Next Action**

- await assessment report

13/01/2011

**FNOL**

**ACTION:**

- Insd has advised NO ABN
- advised insd claim# [REDACTED]
- advised insd xs \$50 applies to clm
- advd CM NO SLA
- auth QA
- limits: Bulding Cover only

13/01/2011

**Landing Page Details**

**Claim Summary**

Claim Number is [REDACTED] has been successfully saved.

Reporter Name: Shane Sutcliffe Insured

Name: SHANE GLYNN & BERYL LEONA SUTCLIFFE

Team Assignment: Natural Hazard (Team 4)

Claim Excess: \$50 (Please explain payment method)

Return correspondence: Mailing Address - GPO  
Box 1145 Brisbane 4001

Fax Number - WFI - 1300 722 582

**Fulfilment Decision**

Incident Party : SHANE GLYNN & BERYL LEONA  
SUTCLIFFE (Insured)

Assessment Path: Onsite (Due to the particular  
circumstances of your claim, a claims specialist  
will be in contact to further discuss and progress



From: [REDACTED]  
Sent: Wednesday, 6 April 2011 8:42 AM  
To: [REDACTED]  
Cc: SEQ Floods: [REDACTED] EventBrisbane  
Subject: [REDACTED] Erncroft pl, Rocklea



**Suncorp Qld Floods Recovery Project**

06/04/2011

**PERSONAL INSURANCE CLAIM - AUTHORITY TO PROCEED ("ATP")**

**Builder:** Liebke Builders  
**Claim No:** [REDACTED]

Lend Lease (LL) instructs you to proceed with the rectification works at the property described in the approved Builders Pricing Schedule (BPS). This authority constitutes a building contract between yourselves and Suncorp as the agent for the Insured. Within 24 hours or receipt of this notice (ATP) your Suncorp Authority to Proceed will be available on "VAMP" portal for you to download Please proceed subject to the following terms and procedures:

**Contract Terms**

1. Value of contract being \$85'375.09 inclusive of GST; and
2. Commencement date of contract being 11/04/2011; and
3. Completion date of contract being 11/08/2011

*Please remember you are responsible for obtaining any Development and/or Building Approval from local or regional council (should this be required).*

Prior to commencement on site, please forward a copy of the following documentation (as required):

1. Appropriate BSA insurance Certificate if over \$3,300 (incl GST)
2. Any statutory building and/or development approvals (if required);
3. Any hazardous materials clearance certificates; and

Please refer to the Workspace library for the procedure to instruct you on the correct formatting of invoices to be issued to Suncorp (or its associated entities). Please send all **Documentation** to: [SEQ.Floods@lendlease.com.au](mailto:SEQ.Floods@lendlease.com.au)

On completion of the works, please provide the following documentation to Lend Lease:

1. Final claim (Tax Invoice) with supporting documentation for the reconciliation of provisional sum items (if applicable). You must include copies of all invoices, receipts etc;
2. Customer Satisfaction Report , signed by the policy holder (refer to pro-forma on Workspace Library)
3. Certificate of Sanitation by a recognised contractor;
4. Certificate of Drying (moisture content of frame and/or concrete slabs, as applicable).
5. Electricians Certificate of Compliance (if required);
6. Local Council Plumbing Certificate of Compliance (if required); and/or
7. Certificate of Hazardous Material Removal (if required).

Yours sincerely

[REDACTED]  
Construction Manager  
Lend Lease

██████████ | Processes Officer | Project Management & Construction | Lend Lease Corporation  
Level 12, 160 Ann Street, QLD 4000 Australia

T ██████████  
W ██████████ [www.lendlease.com](http://www.lendlease.com)

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**From:** [REDACTED]  
**Sent:** Monday, 16 May 2011 12:47 PM  
**To:** Copy to ClaimCenter  
**Subject:** FW SEQ Floods-H005495056-31 ERNCROFT PL, ROCKLEA, QLD, 4,106- update requested

---

**From:** [REDACTED]  
**Sent:** Monday, 16 May 2011 12:43 PM  
**To:** [REDACTED]  
**Cc:** SEQ Floods; EventBrisbane; Kacic, Oscar  
**Subject:** SEQ Floods-[REDACTED] ERNCROFT PL, ROCKLEA, QLD, 4,106- update requested

Hi [REDACTED]

As per status on workspace and the commencement dates on the ATP which was issued 06/04/2011, the repairs for the above claim started last month 11/04/2011 and the job is in construction.

Kind Regards,

[REDACTED] | **Process Officer - Disaster Recovery | Lend Lease**  
Level 12, 160 Ann Street, Brisbane Qld 4001

[REDACTED] | [www.lendlease.com](http://www.lendlease.com)

---

**From:** [REDACTED]  
**Sent:** Monday, 16 May 2011 9:10 AM  
**To:** SEQ Floods  
**Cc:** Copy to ClaimCenter  
**Subject:** [REDACTED] | Pol: [REDACTED] | Ins: SHANE GLYNN & BERYL LEONA SUTCLIFFE

Good Afternoon

Can you please provide an update of progress for [REDACTED], for our files.

Thankyou

[REDACTED] **Client Manager | PI Home CS Events Ops A | PI Claims | Suncorp**  
Ph: 13 25 24 | Fax: 1300 046 914 |

GPO Box 2988 Brisbane QLD 4001



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**From:** [REDACTED]  
**Sent:** Monday, 23 May 2011 12:50 PM  
**To:** [REDACTED]  
**Cc:** Suncorp claims - customer contact  
**Subject:** FW SEQ Floods: [REDACTED] ERNCROFT PL, ROCKLEA, QLD, 4106 - 1ST PROGRESS PAYMENT INVOICE - Description of Invoice for Payment  
**Attachments:** [REDACTED] Erncroft PI - 1st Progress Claim Invoice.pdf

[REDACTED]  
Technical Officer | PI Home CS Events Ops A Team 7 | PI Claims | Suncorp  
Ph: | Ext: 07 3362-1669 | Fax: 1300 046 914

Level 13, 160 Ann Street, Brisbane QLD 4000



---

**From:** [REDACTED]  
**Sent:** Monday, 23 May 2011 12:26 PM  
**To:** [REDACTED]  
**Cc:** SEQ Floods; EventBrisbane; [REDACTED]  
**Subject:** SEQ Floods- [REDACTED] ERNCROFT PL, ROCKLEA, QLD, 4106 - 1ST PROGRESS PAYMENT INVOICE - Description of Invoice for Payment

Claim Number:	[REDACTED]
Builder's Name:	PL & GF Holdings Pty Ltd T/A Liebke Builders and Bold Design Kitchens
Invoice Number:	642
Invoice Value:	\$18,354.00
Invoice Date:	17/05/2011
Building Coordinator's Approval Date:	20/05/2011

Good Afternoon,

Please see attached invoice for payment.

Many thanks,

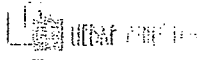
[REDACTED] | Process Officer - Disaster Recovery | Lend Lease  
Level 12, 160 Ann Street, Brisbane Qld 4001

[REDACTED] [www.lendlease.com](http://www.lendlease.com)

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PL & GF Holdings P/L T/A

Liebke Builders and Bold Design Kitchens

P O Box 5359

Maroochydore BC, QLD 4558

ABN: 14 460 012 890

## Tax Invoice

DATE	INVOICE NO
17/05/2011	642

<b>INVOICE TO</b>
Suncorp Metway Insurance Limited Locked Bag 3245 BRISBANE QLD 4001 ABN: 83 075 695 966

Customer ABN	TERMS	DUE DATE
83 075 695 966	7 days	24/05/2011

DESCRIPTION	TAX AMT	AMOUNT												
Tax invoice for first progress payment for [REDACTED] Encroft Place, Rocklea for the following works:  Demolition Disconnection and electrical and plumbing Percentage of bin hire Percentage of supervision Percentage of margin Administration and scope fee QLeave & BSA Fees  INSURED: Shane & Beryl Sutcliffe SUNCORP REF NO: [REDACTED]	1,668.55	18,354.00												
<table border="1"><tr><td colspan="3"><b>LEND LEASE APPROVED</b></td></tr><tr><td>RECOMMENDED BY</td><td>[REDACTED]</td><td>[REDACTED]</td></tr><tr><td>ATTACHED EMAIL</td><td></td><td>YES NO N/A</td></tr><tr><td>SIGNATURE</td><td>[REDACTED]</td><td>20.5.11</td></tr></table>			<b>LEND LEASE APPROVED</b>			RECOMMENDED BY	[REDACTED]	[REDACTED]	ATTACHED EMAIL		YES NO N/A	SIGNATURE	[REDACTED]	20.5.11
<b>LEND LEASE APPROVED</b>														
RECOMMENDED BY	[REDACTED]	[REDACTED]												
ATTACHED EMAIL		YES NO N/A												
SIGNATURE	[REDACTED]	20.5.11												

Our bank details are Suncorp Metway ;BSB- 484-799 A/C no-602645955.  
PLEASE QUOTE INVOICE NUMBER.

Phone (07) 5437 7340 Fax (07) 5437 7506  
Email: admin@liebkebuilders.com.au  
QBSA: 1191416

Subtotal	\$16,685.45
Tax	\$1,668.55
<b>Total</b>	<b>\$18,354.00</b>

---

**From:** [REDACTED]  
**Sent:** Wednesday, 3 August 2011 12:19 PM  
**To:** Suncorp vendor payments  
**Subject:** [REDACTED]  
**Attachments:** [REDACTED] Erncroft 2nd Progress Claim.pdf

---

**From:** [REDACTED]  
**Sent:** Monday, 1 August 2011 2:49 PM  
**To:** [REDACTED]  
**Cc:** SEQ Floods; EventBrisbane; [REDACTED]  
**Subject:** SEQ Floods-[REDACTED] ERNCROFT PL, ROCKLEA, QLD, 4,106 - Invoice Approved

Claim Number:	[REDACTED]
Builder's Name:	Liebke Builders
Invoice Number:	825
Invoice Value:	\$24,333.50
Invoice Date:	12/07/2011
Building Coordinator's Approval Date:	29/07/2011

Good Afternoon,

Please see attached 2<sup>nd</sup> Progress Claim invoice for payment.

Many thanks,

[REDACTED] | Process Officer - Disaster Recovery | Lend Lease  
Level 12, 160 Ann Street, Brisbane Qld 4001

[REDACTED] | [www.lendlease.com](http://www.lendlease.com)

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PL & GF Holdings P/L T/A

Liebke Builders and Bold Design Kitchens

P O Box 5359

Maroochydore BC, QLD 4558

ABN: 14 460 012 890

# Tax Invoice

DATE	INVOICE NO
12/07/2011	825

<b>INVOICE TO</b>
Suncorp Metway Insurance Limited Locked Bag 3245 BRISBANE QLD 4001 ABN: 83 075 695 966

Customer ABN	TERMS	DUE DATE
83 075 695 966	7 days	19/07/2011

DESCRIPTION	TAX AMT	AMOUNT								
Tax invoice for 50% progress claim for the following works completed at [REDACTED] Encroft Place, Rocklea:  Sheeting and fit out complete  INSURED: Shane & Beryl Sutcliffe SUNCORP REF NO: [REDACTED]  <table border="1"><tr><td colspan="2">LEND LEASE APPROVED</td></tr><tr><td>RECOMMENDED BY</td><td>[REDACTED]</td></tr><tr><td>ATTACHED EMAIL</td><td>YES NO N/A</td></tr><tr><td colspan="2">SIGNATURE [REDACTED]</td></tr></table>	LEND LEASE APPROVED		RECOMMENDED BY	[REDACTED]	ATTACHED EMAIL	YES NO N/A	SIGNATURE [REDACTED]		2,212.14	24,333.50
LEND LEASE APPROVED										
RECOMMENDED BY	[REDACTED]									
ATTACHED EMAIL	YES NO N/A									
SIGNATURE [REDACTED]										

Our bank details are Suncorp Metway ;BSB- 484-799 A/C no-602645955.  
PLEASE QUOTE INVOICE NUMBER.

Phone (07) 5437 7340 Fax (07) 5437 7506  
Email: admin@liebkebuilders.com.au  
QBSA: 1191416

Subtotal	\$22,121.36
Tax	\$2,212.14
<b>Total</b>	<b>\$24,333.50</b>