

**A Submission to the Queensland Floods Commission of Inquiry (“QCFI”) from certain local residents of Chelmer, Graceville, Sherwood and Oxley areas**

**31 August 2011**

- 1. We propose that the QFCI require an independent investigation regarding the:**
  - a. Proposed Flood levee for Brisbane Markets (Rocklea) - in particular the cost and consequential impact to surrounding areas not protected by the levee.**
  - b. Back-flow valves-in particular the benefit of their introduction in order to mitigate localised flooding.**
  - c. Upgrade and adequacy of stormwater and sewage drainage systems in the Chelmer, Graceville, Sherwood and Oxley areas.**
  
- 2. We propose QFIC completely review and consider the application of the “unoccupied” exclusion that exists in most insurance policies, which result in parties being completely uninsured during such “unoccupied” period.**

**Residents are concerned that they are uninsured during the “unoccupied” period (eg since they are flood**

**affected and cannot reside in their property) and therefore are not covered for public liability, further loss or damage or further claims in respect of their properties.**

**We would propose that the QFIC consider examining such limitation where the cause of the lack of occupancy is due to a natural disaster event (ie something that is beyond the control of the insured party). We recommend QFIC investigate a solution to such a significant problem, inadequacy in insurance coverage and potential exposure.**

- 3. We propose QFIC consider implementing a generic and all encompassing definition of flood. In the absence of such a definition, we recommend that clear warning statements be required to be provided which state (in sufficient detail) what the policy does not cover – so that parties can make completely informed decisions.**
- 4. We propose QFIC recommend and implement a requirement that insurers explain to parties how claims are processed in circumstances where there are multiple causes of flood (i.e. where some of the causes are covered by the relevant policy and some are not). How is the claim determined and proceeds**

**apportioned)?**

- 5. We propose QFIC recommend and implement a requirement of a 'hardship' provision be offered by utility providers in order to provide interim relief for flood affected persons.**
  
- 6. We propose QFIC recommend and implement a requirement, that insurance companies be permitted to only rely on independent hydrology reports (from prequalified service providers with appropriate skill and expertise).**
  
- 7. We propose that the QFIC investigate the performance of insurers in meeting their claim responsibilities.**