

To whom it may concern:

We are the owners of the property in Indooroopilly and as many other Queenslanders we have been affected by the recent floods on 13th January 2011. We have been told by the assessor representing our insurer NRMA QLD that we may not be covered for "riverine" flood but that we are covered for a sudden, excessive run-off of water as a direct result of a storm within your local area. Following this disaster of massive proportions the last thing you want to be dealing with is unhelpful, arrogant and heartless representatives of insurance companies making their own assumptions, on whether they should pay you the compensation or not.

The reason for opting for insurance in the first place is to protect your hard earned possessions from natural disasters and intentional damage. The matter should be looked at broadly as there had been many factors that have lead to this situation including the ever changing environment and effects of global warming.

We only need to go back few years to 2006 and remember being faced with the biggest ever draught that Queensland had experienced, only to be faced with biggest ever floods that Queensland had ever experienced today. Questions at the time were whether we have built the dams in the right place to catch the amount of rain falling and questions of today were, should the water from the dams been gradually released over the Christmas period and later, would we have been in the same situation today or not!?

The insurers have been getting richer over the time and when it comes to their customers being looked after they quickly forget the number of years they have been supported and kept afloat, event through the difficult times and look for the loopholes not to fulfill their obligations. The Government also needs to install better protection systems, react faster in preventing things from going out of hand, ie. overfilled dams and have blanket clear statements in everyone's insurance policy in order to be fair to all.

It is today 22nd February 2011 and we are still without electricity and our home being unlivable as we are waiting for our insurance to give us their final say. We do hope that some sense prevails and insurance companies come to aid in helping Queenslanders come back to their feet and live in their homes again. Please let us fulfill one of our basic needs, to have a shelter, or as someone once said "It's not just a house, it's our home" and as he also said let's apply "the Law of bloody common sense!" to say the least.

Below is our recent correspondence to initial response from NRMA QLD. We will continue with escalating this further. Thank you for taking time to read this and please do what is right by the people.

Dear Mr [REDACTED]

This is in response to your letter sent on 4th February 2011 with regards to our claim number [REDACTED]

Firstly, may we start with saying how disappointed we are with the way we were communicated to by NRMA QLD, after so many years of being your customer. It took more than two weeks to coordinate an assessor to come to our property to assess the damage made by flood and as our property is managed by the real estate agent, the clear instructions were given to contact her in order to gain the access to the property. In your e-mail below you stated that the assessor

was on our property and have done the assessment already, but this was without the knowledge and or presence of our real estate agent, meaning the assessor was either trespassing on our property, or he was not there in the first place at all. Even after I spoke to you on the day of your written communication below you were reluctant in giving me the assessors contact details saying he was in NSW and was not available, is this something that should be acceptable to us!?

Further to this, when our real estate agent was advised that the assessor had visited our property another appointment was made by her for 4th February and again you failed to come and assess it but instead sent below reply justifying lack of your presence and action. This is not acceptable and we do not deserve this kind of treatment. You also stated that the hydrologist will be engaged to assess the property but you were not ready to commit to the time line, saying it may take weeks before it is done and we do hope he will contact our real estate agent in order to gain the access to our property.

In your opening statement you made assumptions that our policy does not cover for riverine flood damage, how do you know that riverine flood was the cause of the damage and not excessive run-off water as a direct result of a storm in our local area or could it be an overland flow or rainwater? Is this something that hydrologist should conclude?

██████████ we think that our claim should be given a proper assessment and not given a consideration only! We think that NRMA should set up an appointment with our real estate agent and properly assess the damage caused and the reason for the caused damage, as this is our right as someone that is your customer! I think that your decision should be reviewed again. Perhaps we should remind you of the NRMA promise given to all customers as below. Our claim certainly was not treated as unique, nor have you given us individual help we need, where and when we needed it! For your information our home is still without power and unlivable.

Got a Home Insurance claim?



When your home's been broken into or damaged, it can feel like life stops altogether. But we'll get things moving again straight away – with our easy Home Insurance claiming system.

There's no paperwork to worry about, simply give us a call anytime, 24/7, and we'll take care of everything. We'll treat your claim as unique – and give you the individual help you need, where and when you need it.

In closing, we intend to further escalate this claim through Insurance's internal dispute resolution based on your statement below. Thank you.

Yours sincerely,

Vivienne and Nemo Acimovic

From [REDACTED]

Note: This e-mail is subject to the disclaimer contained at the bottom of this message.

Dear Nemo

I do need to advise you that your policy does NOT provide cover for riverine flood damage but does cover a sudden, excessive run-off of water as a direct result of a storm within your local area. Riverine flooding relates more to intense upper catchment rain resulting in lower catchment flooding, often referred to as "sunny-day flooding".

We are currently in the process of assessing all claims but at this stage, your claim is lodged for consideration only. However, to ensure that we review your specific situation, a Home Assessor has already been and assessed your property. An assessment of the lay of the land and damage to your home has been conducted and we are now employing hydrologists to conduct a review of the water impact in your area. Once these have been received our claims department will be in contact with you with a decision on your claim.

You do not need to wait for this decision before you commence work on your home, we just ask that you keep receipts in the event your claim is paid. If we do not accept your claim any costs incurred will not be reimbursed by NRMA Insurance.

We understand this is a difficult time for you and we are here to work with you through this event. Once the assessor has attended and we have clarification on the cause of damage we will be in contact to provide you with an update.

Kind Regards,

[REDACTED]
HOME ASSESSING - CLAIMS QUEENSLAND
NRMA INSURANCE

[REDACTED]
www.nrmaqld.com.au

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