


Queensland Floods Commission of Enquiry

- **Private Insurers Responsibilities:** There needs to be a clear definition of flood. On last check of the dictionary a flood is:

Definition of *flood* noun from the Oxford Advanced Learner's Dictionary



WATER

 **1** [COUNTABLE, UNCOUNTABLE] *a large amount of water covering an area that is usually dry. The heavy rain has caused floods in many parts of the country.* *flood damage. Police have issued **flood warnings** for Nevada. An appeal to help flood victims* *the Thames flood barrier. The river is **in flood** (= has more water in it than normal and has caused a flood).*

see also **FLASH FLOOD**

Therefore if a person is insured for flood cover and the appropriate premiums paid, than that person is entitled to having that policy honoured. It should not matter how the flood happened, the fact is, it did. Now, having made this point, there should be only one definition of flood in an insurance policy, which should be priced appropriately to discourage purchase of residential property in known flood zones, which leads to the next topic. It should be legislated for the one & only plain English “fact-of-life” definition of flood, as per the English Dictionary to apply. Also, premiums for those who do live above flood levels should not be allowed to hike excessively, to subsidise those who were flooded. Those who do make sensible decisions should not be punished. Special provisions should be made for industry & services which often use flood prone land, due to its lower value and/or the function of that industry such as farming. Re-construction costs need to be fully audited due to ‘profiteering’ which often occurs after a disaster, putting upward pressure on insurance premiums.

- **Land Use Planning:** The overall majority of housing developments feature large ground-level dwellings with plasterboard interiors. What happened to the standard format high-set 3 bedroom house? This is all most people need. The construction industry seems to be pushing in-appropriate housing designs. Until these events, I’ve observed local councils allowing housing development in well known flood zones. Wivenhoe Dam would NOT have impacted on the 1974 floods and certainly not made much difference in January 2011. In both cases, a lot of the water came in downstream of the wall (Brisbane River) and via the Bremer River. The “full-bore” release of water through Wivenhoe’s gates would have been similar to the Brisbane River’s flood flow in 1974.

The 2011 flood level was approximately 900mm down from the 1974 flood in Ipswich but more damage was done due to population growth since 1974. I recommend the following measures to limit future impact:

1. We see the return of high-set houses as standard. Make whatever changes to the construction industry to enable this. If the floor of the main living area is not above flood datum plus a specific margin, then housing should never be allowed in that location.
2. Encourage self sufficiency by means of water tanks, stand alone solar power & small form-factor waste-water treatment. It is clear we cannot rely solely on central infrastructure with the massive damage floods cause. Current water, gas & electricity charging does NOT encourage self sufficiency, or conservation for that matter. Appropriately designed ‘infrastructure free’ housing estates would be a good start. In an area full of damaged houses, people may be able to get water and use toilets in at least one house.

- 3.** Limit population growth. We must accept the fact that a specific maximum number of people can live in an area. Overcrowding only exacerbates problems caused by flooding. We cannot continue expanding development for the sake of it.