

QFCI

Date:

29/09/11

JM

Exhibit Number:

674

**STATEMENT OF JAMES JOSEPH HIGGINS IN RESPONSE TO REQUIREMENT  
TO PROVIDE INFORMATION ISSUED TO SUNCORP INSURANCE DATED  
22 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 22 September 2011 and addressed to the Suncorp Group.
3. This response relates to information received by the Queensland Flood Commission of Inquiry from Cresta Lee Richardson 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 Jeffery Karl Mann and Ms Cresta Lee Richardson (the customer) for the period 16 June 2010 to 16 June 2011 under policy number [REDACTED] on their property at [REDACTED] Kidd St, Emerald (the property).
5. The property was insured as follows:
  - a. \$628,700.00 for Building;
  - b. \$178,100.00 for Contents; and
  - c. \$4,000.00 for Portable cover/Contents away from home.
6. The following excesses applied to the policy:
  - a. \$200.00 Home excess;
  - b. \$200.00 Contents excess;
  - c. \$50.00 Portable cover excess; and
  - d. \$300.00 Earthquake and Tsunami excess.
7. Ms Richardson has given information to the Commission which is set out in points 1 to 17 of the Commission's letter directed to me dated 22 September 2011.

**Question 1: In respect of the above information, please set out anything with which Suncorp disagrees, and the reasons why**

8. The following table summarises the communications between Suncorp and Ms

Richardson in relation to the progress of her claim.

Date	Mode of communication	Communication details
31/12/10	Telephone	A call was received from Ms Richardson lodging a claim for flood damage.
01/01/11	Telephone	A call was received from Ms Richardson requesting information on damaged items and clean up.
04/01/11	Telephone	A call was made to Ms Richardson, no answer on home or mobile. Message left to contact Case Manager.
06/01/11	Telephone	The customer called for update on claim.
07/01/11	Telephone	The customer called regarding no contact from Case Manager, seeking update on claim and questioning when assessor would attend.
10/01/11	Telephone	Suncorp contacts Ms Richardson to advise the assessor would be there today.
19/01/11	Telephone	Suncorp contacts Ms Richardson to advise of new Case Manager details. Also advised that Suncorp was waiting for the assessor's report.
21/01/11	Email	Received email from Ms Richardson regarding rental accommodation.
21/01/11	Telephone	Suncorp contacts Ms Richardson to advise the claim was to be assigned to another Case Manager [REDACTED] in the major loss team and to advise of other claim issues (e.g. require tenancy agreement for rental accommodation, to complete make-safe and send us invoice).
28/01/11	Email	Suncorp contacts Ms Richardson to advise of new Case Manager details ([REDACTED]). Also advised the customer about the temporary accommodation process and issues. The customer responds to Suncorp the same day confirming contact.
31/01/11	Email	Suncorp contacts Ms Richardson to advise on a time-frame on contents list and that Cunningham's were appointed on 29/01/11.
03/02/11	Email	Ms Richardson contacts Suncorp to query replacement of vacuum cleaner.
09/02/11	Telephone	The customer called regarding no contact from builder, advised Cunningham's would contact the customer today.

11/02/11	Email	Received email from builder (Sergon) to advise they contacted on 10/02/11 to make arrangement to have repair scope prepared.
22/02/11	Email	Suncorp contact Ms Richardson regarding email of 3 February 2011 and advised of approval to purchase urgent items while in temporary accommodation.
25/02/11	Telephone	Customer called to advise that termites have been discovered in the house and wanted to know what to do. Advice provided to obtain detailed termite report.
15/03/11	Email	Suncorp advise Ms Richardson that a rental agreement is required for accommodation payments to be made.
17/03/11	Fax	Ms Richardson faxes rental agreement to Suncorp.
21/03/11	Telephone	Suncorp attempts to call Ms Richardson regarding settlement of temporary accommodation. Message left on both customers mobile numbers.
21/03/11	Telephone	Ms Richardson called Suncorp (returning earlier call) and was advised of cash settlement of temporary accommodation.
25/03/11	Email	Suncorp contacts Ms Richardson regarding settlement of contents for \$98,136.00.
04/04/11	Email	Ms Richardson contacts Suncorp to advise payment had not been received.
06/04/11	Email	Suncorp contacts Ms Richardson advising payment issued again (error in our system) and should receive it in next 3-5 working days. Ms Richardson confirms receipt of email.
05/05/11	Email	Suncorp contacts Ms Richardson regarding status of pest report (not received), also cash settlement of temporary accommodation costs.
26/05/11	Email	Suncorp contacts Ms Richardson to follow up if the customer was happy with repairs and if they had any concerns.
26/05/11	Email	Ms Richardson contacts Suncorp (responds to above contact) and provides feedback on repair progress. Raises concerns over communications with builder.
27/05/11	Email	Suncorp contacts Ms Richardson and lets her know to contact Case Manager if she has 'any concerns regarding the repairs'. Ms Richardson responds same day confirming contact.
21/06/11	Email	Suncorp contacts Ms Richardson to 'see how the repairs

		are progressing at your property'.
21/06/11	Email	Ms Richardson contacts Suncorp (responds to above contact) and provides feedback on repair progress -- mentions slow progress.
05/07/11	Email	Suncorp contacts Ms Richardson to follow if insured was happy with repairs and if they had any concerns. Still waiting on detailed pest report.
06/07/11	Email	Ms Richardson contacts Suncorp (responds to above contact) and provides feedback on repair progress -- still mentions slow progress and that termite report will be sent through.
19/07/11	Email	Suncorp contacts Ms Richardson to follow up if insured was happy with repairs, if they had any concerns and to send through the termite report when available.
19/07/11	Email	Ms Richardson contacts Suncorp (responds to above contact) and provides feedback on repair progress. Details provided on progress that that contract end date will not be met.
21/07/11	Fax	Termite pest report received.
28/07/11	Telephone	Suncorp attempts to contact Ms Richardson to advise on partial rejection of claims for damage by termites. Both mobile numbers called and message left.
29/07/11	Telephone	Ms Richardson contacts Suncorp (responds to above contact) and was advised of partial rejection letter.
18/08/11	Email	Suncorp contacts Ms Richardson to follow on progress of repairs and if happy with repairs.
19/08/11	Email	Ms Richardson contacts Suncorp (responds to above contact) and advises repair progress but frustrated with builder. Sought advice on replacement of carpet.
19/08/11	Email	Suncorp contacts Ms Richardson (responds to above contact) and provided advice on replacement/settlement of carpet.
19/08/11	Email	Ms Richardson contacts Suncorp (responds to above contact) and advises on previous carpet quote.
22/08/11	Email	Suncorp contacts Ms Richardson (responds to above contact) and requested to send through earlier quote for settlement.
22/08/11	Email	Ms Richardson contacts Suncorp (responds to above contact) and advises she will try to find quote and send it through. Another email sent with quote attached.

24/08/11	Email	Suncorp contacts Ms Richardson to advise that cash settlement of quote were being processed.
04/09/11	Email	Ms Richardson contacts Suncorp to advise that repairs should be completed on 12 September and wanted to arrange moving back to property.
05/09/11	Email	Ms Richardson contacts Suncorp attaching removalists quote.
05/09/11	Email	Suncorp contacts Ms Richardson to advise of cash settlement of removalist quote and to query issues raised in email on 4 September.
05/09/11	Email	Ms Richardson contacts Suncorp (responds to above contact) and clarified issues in previous email.
08/09/11	Email	Suncorp contacts Ms Richardson (responds to above contact) to advise to contact Case Manager if she has any problems with repairs.
14/09/11	Telephone	Ms Richardson contacts Suncorp to raise issues around handing keys back to her. Suncorp offered to arrange for a Suncorp Customer Liaison Officer (CLO) to attend to discuss concerns raised about builder. A CLO is an experienced Suncorp Internal Assessor who mediates disputes or concerns raised by customers, predominantly around repairs. The CLO's role is to resolve repair issues to the satisfaction of the customer and builder.
15/09/11	Telephone	Suncorp attempts to contact Ms Richardson regarding concerns raised.

9. Suncorp would like to highlight the following in relation to the issues numbered 1 to 17 in the Requirement to Provide Information.
10. Point 2: It is correct that an assessor attended the property on 10 January 2011, however this was not done in response to pressure from Ms Richardson. In that regard:
  - a. An assessor was appointed because that is Suncorp's usual process for a Major Loss claim.
  - b. The assessor was appointed by Suncorp on 3 January 2011.
  - c. Suncorp telephoned Ms Richardson the following day to advise her of the appointment, however there was no answer on either mobile or landline numbers. A message was left requesting Ms Richardson to contact the Case Manager.
  - d. When Ms Richardson returned that call on 6 January 2011, she was advised

that an assessor had been appointed.

- e. Ms Richardson telephoned on 7 January 2011. The notes of two conversations with Ms Richardson on that date indicate that her primary concerns were that she had not been contacted by a Case Manager.
  - f. The assessor attended on 10 January 2011.
  - g. Suncorp was unable to deploy assessors to Emerald until 5 January 2011 due to lack of access as a result of the floods. Suncorp deployed 5 assessors on 5 January 2011 and a further 11 assessors on 9 January 2011. Ms Richardson's property was assessed in this tranche of assessments.
11. Point 3: A review of Suncorp's records indicate that Suncorp contacted (or attempted to contact and left messages) with Ms Richardson on 27 occasions. Contact was made by the customer (Ms Richardson or on her behalf) on 25 occasions, a percentage of which were in response to messages left by Suncorp.
12. Points 4 & 5: The claim was lodged on 31 December 2011. Information regarding clean up, disposal of damaged items etc was provided on 1 January 2011. A Claims Manager was assigned and Suncorp attempted to initiate first contact to discuss the claim on 4 January 2011, however there was no answer on either mobile or landline numbers and a message was left. When Ms Richardson returned that call on 6 January 2011, she was advised of the appointment of the Case Manager and other aspects of the claim were discussed. The assigned Case Manager was on leave until 10 January 2011, however under Suncorp's system, other members of the Claims Team are able to assist when a Case Manager is absent or is dealing with another 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. This occurred with Ms Richardson's claim. For example, advice was given regarding dealing with damaged items and clean up, and an assessor was appointed.
13. Point 6: Attached as **Annexure 1** are copies of all claim file notes from Suncorp's system, and emails between Ms Richardson and Suncorp's Case Managers. These reflect responsive and appropriate communications.
14. Point 7: I refer to the table above, which summarises the flow of communications.
15. Points 9 to 13: A Claims Manager was appointed on 4 January 2011. A message was left on Ms Richardson's phone requesting she contact the Claims Manager. Any voicemails received by customers were responded to in the order in which they were received.
16. Point 14: I believe the call referred to was a call by Ms Richardson on 7 January 2011, as it was a call on this date when Ms Richardson asked to speak to a supervisor. Suncorp acknowledges that Ms Richardson was angry that she had not been contacted by the Claims Manager, but Suncorp has no evidence suggesting that Ms Richardson had made over 100 unanswered calls, and the file notes of her discussion with Suncorp

on that date do not record her saying this.

17. Point 16 & 17: These issues are dealt with in my response to Question 10 below.

**Question 2: Please provide a copy of Ms Richardson's contract of insurance which applied to this claim.**

18. A copy of the contract of insurance is attached as **Annexure 2**.

**Question 3: Please advise the extent to which Suncorp kept Ms Richardson informed of the progress of her claim from the date the claim was made, including the dates on which Suncorp contacted Ms Richardson; the mode of communication for each contact and the details of that communication.**

19. Over the course of Ms Richardson's claim and as at the date of this statement, Suncorp's records show that 52 communications either occurred or were attempted between Suncorp and the customer:
- a. Suncorp contacted or attempted to contact the customer on 27 occasions, and
  - b. The customer contacted or attempted to contact Suncorp on 25 occasions.
20. Full details of the dates on which Suncorp contacted Ms Richardson, the mode of communication for each contact and the details of that communication are contained in the table above.

**Question 4: Please advise when the contents claim for Ms Richardson's claim was decided? Please advise the reason for delay, if any, in making a decision on this claim or communicating the decision to Ms Richardson.**

21. On 1 January 2011, Suncorp advised Ms Richardson to keep a list of damaged contents, noting quantity, make, model and age, but could then dispose of the items.
22. On 6 January 2011, Suncorp again advised Ms Richardson that she could dispose of items damaged beyond repair but to keep a detailed list of items so that her claim for them could be processed and settled.
23. Ms Richardson provided a list of damaged contents to Suncorp on 24 March 2011. Suncorp reviewed the list the following day and sent an email to Ms Richardson confirming settlement of the contents claim and advising that a payment would be processed. The Claims Manager initiated the payment process the same day.
24. A system error prevented the settlement payment being processed initially. Suncorp was not aware of this until Ms Richardson sent an email on 5 April 2011 advising payment had not been received. The error was remedied and payment was successfully processed on 6 April 2011 and a confirming email sent to Ms Richardson the same day.

**Question 5: Please provide copies of all records, including audio recordings (if any), in**

**respect of the claim, including but not limited to, all communications between Ms Richardson and Suncorp, and all communications with assessors and builders.**

25. Claim communications are attached as Annexure 1 referred to above.
26. In addition, attached as Annexure 3 are copies of quotes, house inspection report, building contract for repair of the insured property and documents regarding rental.

**Question 6: In respect of Point 2 above:**

**6.1 When was the decision to send an assessor to Ms Richardson' property made?**

27. A decision was made on 31 December 2010 to appoint an assessor to attend Ms Richardson's property.

**6.2 When was this communicated to Ms Richardson, and by what means?**

28. Ms Richardson was advised by telephone on 31 December 2010 during her initial call to Suncorp lodging the claim, that an assessor would attend her property.

**6.3 When did an assessor attend at Ms Richardson's property?**

29. An assessor attended Ms Richardson's property on 10 January 2011.

**6.4 Was there any reason why an assessor did not attend the property at an earlier date?**

30. After Emerald flooded on 31 December 2010, Suncorp was unable to deploy assessors to Emerald until 5 January 2011, primarily due to a lack of access to Emerald as a result of the floods.
31. Suncorp sent six Internal Assessors to Emerald on Wednesday, 5 January 2011 and a further 11 Assessors on 9 January 2011. These assessors worked 14 hours per day, 7 days per week to complete the assessments.
32. This resulted in 35 assessments being completed by 6 January and 134 assessments by 9 January 2011. 411 properties in the Emerald area were assessed over a 10 day period.

**Question 7: In respect of Points 4 and 5 above:**

**7.1 If the claims manager appointed to Ms Richardson's claim was on annual leave, why was that claims manager appointed?**

33. Ms Richardson's claim was lodged on Friday, 31 December 2011 and under the normal business rules built into our claim system, the claim was categorised as a Major Loss because the home had been inundated with flood waters and was therefore unliveable.
34. At the time of the lodgement of the claim, Suncorp had not yet established the



Queensland Event Recovery Team (which was set up after the south east Queensland floods). Ms Richardson's claim was therefore allocated to Suncorp's Natural Hazard Team which exists within our normal claims operations. At this stage of the event, Suncorp made the decision to manage the claim at a team managed level (rather than case managed), which meant that claims were evenly spread across teams to initiate customer contact.

35. Although some staff were still on annual leave, including Emma Ging who was on four days annual leave, this strategy was temporary until we could set up dedicated Case Managed teams and phone queues, which subsequently occurred when the Queensland Event Recovery Team formed on or about 18 January 2011.
36. From my examination of Suncorp's Claims System a Suncorp staff member, [REDACTED] assigned the claim to a Case Manager (Emma Ging) on Tuesday, 4 January 2011. The file notes also show that on the same day [REDACTED] attempted to call the customer on both the home and mobile number but was unsuccessful and left a message to call. The file notes show that Ms Richardson contacted Suncorp on Thursday, 8 January 2011 and was provided with information regarding how to deal with damaged content items as well as details of the appointment of an assessor.
37. On Friday, 7 January 2011, Ms Richardson contacted Suncorp to complain that the Case Manager had not her returned calls. This call was initially received at our Call Centre and was referred to a senior Case Manager ([REDACTED]) who informed Ms Richardson of the actions taken to appoint an assessor, as well as how she could claim for contents and temporary accommodation.
38. From my examination of notes on Suncorp's Claim System, the Case Manager's last day of annual leave was Friday, 7 January 2011 and she returned the customer's call when she returned to work on Monday, 10 January 2011. Over the four day period from being notified of a Case Manager to the Case Manager calling Ms Richardson, Suncorp was able to inform Ms Richardson on the claim process and the appointment of an assessor.
39. Most importantly, the absence of the Case Manager did not delay the appointment of an assessor.
  - 7.2 If there were three claims managers for the file in three weeks, why were there three claims managers rather than one who could maintain continuity of the claim?
40. Over the days following the Central Queensland floods there was a significant amount of work being undertaken to respond to customers impacted by the floods as set out in my statement to the Commission dated 14 September 2011.
41. From my examination of Suncorp's Claim System, on or about 21 January 2011, [REDACTED] was appointed the Case Manager for this claim and the customer was notified accordingly. This Case Manager remained the main contact point with the customer for

the duration of the claim, and remains so.

42. In the initial three weeks following the lodgement of the claim two other Case Managers were briefly appointed to manage the claim, one for 15 days (Emma Ging) and one for approximately 2 days [REDACTED]
43. The main reason for the initial appointment of Case Managers was due to the volume of claims being received by Suncorp. Suncorp was attempting to manage the allocation of Major Loss claims across our normal claims operations while at the same time building the Queensland Event Recovery Team. I was appointed Executive Manager, Queensland Event Recovery Team on or about 18 January 2011 after which I set up a series of teams to manage the various categories of claims, as outlined in paragraph 44 of my Statement dated 14 September 2011 in response to Requirement to Provide Information dated 5 September 2011.

**Question 8: In respect of Point 14 above:**

**8.1 Were any calls made by Ms Richardson not returned? If so, why, in respect of each such call, was the call not returned?**

44. Over the period in question Suncorp received a large volume of calls. At this time customers were calling our normal claims line as we had not yet set up the dedicated phone lines for flood and Yasi affected customers. The dedicated phone line system is described in paragraph 189 of my Statement dated 14 September 2011 in response to the Requirement to Produce Information dated 5 September 2011. Calls that were received by Suncorp were forwarded to Major Loss teams as evidenced by the call the customer made on Friday, 7 January 2011.
45. In cases where the allocated Case Manager was on another call, the customer would be able to leave a message on the Case Manager's message bank. These customers were called back in the order of the messages left. If multiple messages for the one claim were received, then one phone call response was made.
46. I have examined the claims system for this claim and I have not identified any calls that were not returned or requests for information that were not provided.

**8.2 Is Suncorp aware of calls being made by customers in the period of the December/January 2011 floods, which were not being answered? If so, why were those call not being answered?**

47. The Suncorp Call Centre measures call performance using a number of metrics, one of which is abandonment rate. This metric is a function of calls offered to calls answered and is driven by customers hanging up before a call centre operator can accept the call. It is Suncorp's experience that abandonment rates tend to deteriorate during significant disasters as customers choose not to stay on call queues for long periods of time and prefer to call back during quieter times.
48. To manage the volume of calls Suncorp receives during events, we bring on additional

resources to assist with capacity as well employing other telephony strategies to minimise the impact of call volumes, e.g. voice and IVR strategies. The additional resources we engaged to meet capacity demands is outlined in paragraphs 99 to 106 of my Statement dated 14 September 2011 in response to Requirement to Provide Information dated 5 September 2011.

49. In the week commencing the 10 January, 2011, three Suncorp Call Centres were forced to temporarily close due to flooding. This is outlined in detail in paragraphs 56 and following of my Statement dated 14 September 2011 in response to Requirement to Provide Information dated 5 September 2011. Notwithstanding the impact of flooding on Suncorp infrastructure, inbound calls were re-routed to call centres interstate.
50. Our records indicate in January 2011 almost 250,000 calls were made to our Call Centres, which represented a 9% increase on the previous month and a 36% increase compared to January 2010. In terms of calls that related to Home claims, call volumes increased in January 2011 by 26% when compared to December 2010 and 42% higher compared to January 2010.
51. When the Queensland Event Recovery Team became established, we set up dedicated telephone lines to enable flood and cyclone affected customers to call the Event Recovery Teams more directly. Specific email addresses were also established allowing customers to contact us by email as well. Suncorp's contact details were advertised in local media and on the website as set out in paragraph 189 and following Statement dated 14 September 2011 in response to Requirement to Provide Information dated 5 September 2011.

**Question 9: What is the status of Ms Richardson's claim on her home policy? What decision has been made?**

52. Ms Richardson's claim has been accepted for flood related damage. The property is currently in the final stages of repair by Insurance Repair Specialists (IRS) and repairs are near to completion.
53. Ms Richardson has been paid \$105,356 in settlement of her contents claim (comprising contents, carpets and removalist costs), \$18,720 to cover temporary accommodation costs, \$168 to cover the termite pest report; and \$160,470 has been paid to the builder to date to effect repairs to the property.

**Question 10: Were IRS builders appointed by Suncorp to repair the home? If so, when were they appointed?**

54. IRS was appointed to quote on 8 February 2011. Authorisation to start repairs was provided on 17 May 2011.

**10.1 What were they instructed to do?**

55. IRS was appointed to quote on flood damage repairs to Ms Richardson's property. Once IRS's quote was approved they were instructed to complete repairs as per their

quote.

**10.2 What reports as to progress has Suncorp received from IRS?**

56. The repairs relating to the central Queensland floods were managed separately by external Project Managers. This is outlined in paragraphs 74-76 of my Statement to the Commission dated 14 September 2011.
57. Monthly progress reports were provided by the Project Managers to Suncorp that outlined the current status of repairs by all builders under their management (e.g. quote issued, quote received), contract start and end dates, and completion the rates of these repairs.

**10.3 Does Suncorp agree that IRS were to complete the repairs by 25 July 2011?**

58. I have examined the claim files and sought feedback and information from the builders (IRS) in relation to the repairs and progress of Ms Richardson's claim. The contract signed between IRS and Ms Richardson, which is contained within Annexure 3, stated that repairs were to commence 11 April 2011 and practical completion was expected to be 25 July 2011. The contract expressly states that "this date may be affected by extensions of time allowed under the Contract for unforeseen circumstances (eg abnormal weather) or approved variations".
59. However, IRS has advised me that Ms Richardson did not want repairs to commence until the results from the engineer's report were resolved in relation to the Hebel block work. I am also advised that kitchen alterations have caused delays to the progress of repairs. The repairs to the property commenced on 17 May 2011 with a completion anticipated to be the end of September 2011.
60. I am advised that delays were experienced for the following reasons:
- a. The customer was not happy with the recommendation outlined in the engineer's report regarding the structure of the building. I am advised that discussions continued between the customer and IRS until mid August, which delayed repairs and external paint work.
  - b. The customer requested joinery work to be ordered through a local cabinet maker, which had an 8 week lead time. I am advised that obtaining a quote from a local joiner took longer than expected, which in turn delayed the ordering of the service. I am advised that the cabinet maker used by IRS has a maximum lead time of 3 weeks.
  - c. The customer wished to make changes to their existing home that were not covered by insurance. These included the following changes to the plumbing:
    - (i) removal of spa and changed pipes to move cabinet in ensuite; and

(ii) changes from copper to plastic drain pipes;

The customer needed to use a specialised plumber whom the customer engaged. IRS had to wait for these works to be completed to allow other trades to commence or finish off their works.

d. The following electrical work was undertaken by an electrician engaged by the customer outside of the control of IRS:

(i) removal of light switches from main bedroom into ensuite;

(ii) installation of new power points;

(iii) installation of additional lights in the kitchen; and

(iv) installation of additional lights in the ensuite.

IRS had to wait for these works to be completed to allow other trades to commence or finish off their works.

e. The customer was undecided as to whether to have a glass splashback or remain with the original (damaged) tiles. The customer eventually informed IRS they wanted the glass splashback and had engaged a local cabinet maker to supply and install this. The customer signed off on the splashback with a cabinet maker on 2 September 2011.

**10.4 Does Suncorp agree that they have not completed the repairs? If so, what action has Suncorp taken, if any, with respect to this non-completion of repairs; and what action does Suncorp intend to take in the future, and when?**

61. I am advised by IRS of the following key dates in relation to the repairs:

- a. Strip out and sanitisation completed on 28 April 2011;
- b. Revised quote submitted on 17 May 2011 for floor preparation as the floor required grinding etc. (When the original tiles were removed the floor was found to be unsuitable for laying new tiles);
- c. The kitchen was ordered on 8 June 2011. This is also the date IRS ordered the insurable amount for joinery;
- d. Approximately 50% of the repairs were complete by 27 June 2011; and
- e. The kitchen was installed on 18 August 2011.

62. I am advised that repairs are almost complete at the property and that the only remaining item is the replacement of a glass splashback in the kitchen (mentioned

above) and finishing works.

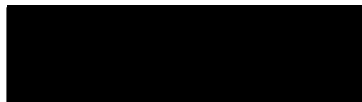
63. I am further advised that finishing works are normally undertaken when all items such as kitchen splashbacks are installed, however IRS has proposed to undertake finishing all outstanding works prior to the splashback being installed (e.g. paint touch ups, electrical fit off, cleaning etc). Under this proposal, the splashbacks can be fitted by a cabinet maker when they become available and may require a further visit by electrician, painter and cleaner.
64. Ms Richardson contacted Suncorp on 14 September 2011 to advise that she has concerns over the repairs completed by IRS. During that call, Suncorp raised the option of appointing a Customer Liaison Officer (CLO) to review her concerns and attempt to resolve any dispute or repair issues with IRS.
65. Suncorp attempted to contact Ms Richardson by phone on 15 September 2011 (voicemail and email messages were left for Ms Richardson 15 September 2011) to further this option and obtain a list of the concerns over the repairs for Suncorp to action.
66. To resolve any repair issues it is Suncorp's intention to send a Suncorp Assessor to Emerald and attempt to resolve any disputes or repair issues between the customer and the builder.

#### **Closing Comments**

67. I have examined our Claim System and have only been able to identify one main concern regarding communication by the Suncorp Case Manager, which was on 7 January 2011.
68. Suncorp contacted Ms Richardson on several occasions in the course of the building work, and although she mentioned progress as being slow, she expressed no particular concerns about the quality of the work until very recently. On 20 July 2011 she advised that she was happy with the works so far completed but was frustrated by the time being taken to complete repairs.
69. Ms Richardson advised on 19 August 2011 that some painting would need to be redone. On 14 September 2011, she raised concerns about the building work overall, therefore Suncorp raised the prospect of arranging a CLO to attend her property to discuss and resolve concerns regarding the builder. The notes on the claim also indicate that she did not want Suncorp to make contact with the Project Manager [REDACTED] to discuss the concerns she had. So far as I can ascertain, this was the first time she mentioned being unhappy with the Project Manager.
70. Our last contact was the following day, 15 September 2011, when Suncorp attempted to contact Ms Richardson regarding her concerns.
71. I note Ms Richardson's statement to the Commission was made the same day. As at the date of this statement, Suncorp has still not received a summary or any specific details from Ms Richardson as to the nature of her concerns about the building work. Suncorp offer a lifetime guarantee on repairs and we would like to arrange for a CLO to

attend the customer's property to resolve any repair issues so that this guarantee can be met.

Sworn by the Deponent )  
)  
At Brisbane )  
)  
This 27th day of )  
September 2011 )

  
James Joseph Higgins

Before me



Solicitor

# ANNEXURE 1

File notes - [REDACTED]

Christie Murray

31/12/2010

Landing Page Details

Claim Summary

Claim Number is [REDACTED] has been successfully saved.

Reporter Name: CRESTA LEE MANN Insured Name: MANN, JEFFREY KARL & RICHARDSON, CRESTA LEE

Team Assignment: Natural Hazard (Team 2)

Claim Excess: \$200 (Please explain payment method)

Return correspondence: Mailing Address - GPO Box 1145 Brisbane 4001

Fax Number - WFI - 1300 722 582

Fulfilment Decision

Incident Party : MANN, JEFFREY KARL & RICHARDSON, CRESTA LEE (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)

Contents Item Fulfilment Decision

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[REDACTED] 31/12/2010

MAJOR LOSS

\*\*\* FNOL \*\*\*

- advd insd claim [REDACTED]
- advd insd \$200 xs applies to claim
- advd insd An Assessor will be in contact 3 WD
- advd insd CM appointed to claim contact SLA 2WD
- limits advd up to sum insured
- insd advd ABN ȷ no GST no ITC 0% confirmed with insd
- Auth QA

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[REDACTED] 01/01/2011

4

Rec call from insd Cresta

- Requesting information on damaged items & clean up



Action:

- Advd insd w/ carpet that is damaged to remove but keep sample to show assessor
  - Advd insd to keep list of damaged contents (note quantity, make, model, age) & remove
- 

04/01/2011

OBML

Rcvd Notification of New Claim

ACTION

- Assigned claim to CM
  - Reviewed Details of claim
  - Checked History
  - Confirmed Excess \$200
  - Confirmed Assessor Appointed
  - Phoned INS, No answer on either home or mobile, left message on mobile for INS to contact CM
- 

06/01/2011

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Insd - Cresta called for update on claim as she needs to leave tomorrow and would really appreciate if the assessor could meet her and her husband at the property tomorrow before she leaves.

Insd also advd they still have a lot of their contents items

they have made detailed lists and taken photos of everything

insd advd they are not game enough to throw things out before the assessor sees everything.

ACTION:

advd insd ok to throw the items out that were damaged beyond repair, as we are asking people to make a detailed list of items.

advd insd there has been an assessor appointed to their claim, but i cannot promise that he could be there tomorrow.

---

07/01/2011

62

Caller: Cresta - insd

REASON:

- Insd called as she is angry she has not been personally contacted by her CM at all since lodging the claim
- Insd is anxious at the fact that she has had no direction from the CM and advd all of her friends who are with Suncorp have all spoken with their CM
- Insd wants to discuss with CM what is going to happen with claim and about the assr
- Insd advd she has left her CM many messages but her calls have not been returned

ACTION:

- Attempted to contact CM but was unavailable
  - Explained to insd that the CMs are very busy at the moment due to the floods
  - Insd advd that she understands that they are busy but that she is unhappy with the service as it is the CM job to return her messages
  - Insd advd that if I cannot contact the CM she would like to speak with a supervisor
  - Called claims TSO [REDACTED] to enquire where I should direct call as only 1 activity outstanding on the claim and I know the home TSOs are very busy
  - [REDACTED] advd to explain everything in the notes to insd again and if still wants to escalate contact a home TSO
  - Went through details with insd and she understood but still requested to speak with a supervisor
  - Tfrd call to home TSO [REDACTED]
- 

07/01/2011

IBC

Received call from CCC [REDACTED] with Insd Cresta wanting to advise CM has not returned her calls

ACTION

S/w Insd Cresta and advd I will send an email to assessor coordinator to have an assessor assigned  
emailed insd copy of contents list and email sent to [REDACTED]  
Advd Insd to look for Temp accom at this stage and send in quotes

---

Emma Ging

10/01/2011

OBCC

Received voicemail from insd

ACTION

- Called insd, spoke to Cresta - insd advised assessor has attended and is there today.
  - Insd became upset that has not been called and advised she wants regular contact with CM.
  - Advised insd have been on annual leave and this is why her voicemail was not returned by me and that supervisors sent my voicemails to be actioned and due to workloads at the moment this is why she has not been called back.
  - Advised of timeframes for reviewing reports and SLAs for reviewing documents sent in and advised that I will now be working in another department but when a new case manager is appointed I can request that they contact her to touch base and discuss claim and give contact details.
  - Insd happy with this.
- 

[REDACTED] 19/01/2011

OBCC  
ACTION

- assigned claim to self
  - Revd notes
  - Contacted insd sw Cresta. Insd extremely happy that we had got intouch with her so quickly
  - Advd new cm details
  - Advd we were waiting on the assr rpt
  - Insd advd partners work were paying for their temp accomadation
- 

[REDACTED] 21/01/2011

OBCC  
ACTION

- recd email from insd Cresta. Uploaded to claim. Insd now has to take up rental agreement, contacted Cresta and advd assigning claim to Major Loss on advd from TSO K [REDACTED] -Assign to A [REDACTED]
  - Advd Cresta we will require a rental or tenancy agreement
  - Advd assr report recd
  - Advd if electrical make safe needed have electrician do work and send in inv to sun
- 

[REDACTED] 28/01/2011

OBCC

Validate proof of ownership / proof of loss / proof of purchase

ACTION

- Reviewed Claim
- Claim has been assigned to me to CM
- Reviewed report
- \*Cat A
- \*Insd contents list to be faxed through to CM shortly
- \*PRM required
- Sent email to building co-ordinators for builder to be appointed
- Reviewed Insd email
- Landlord is now going to be charging the insured \$230 per week and a \$980 bond
- Sent email to Insd
- Advd Insd of CM details, rental agreement requires and that bond is not covered. Advd if needs any help paying for bond to contact CM

---

[REDACTED] 29/01/2011

File reviewed

Actioned

\* Appointed – C [REDACTED]

---

[REDACTED] 31/01/2011

OBCC

Review correspondence

ACTION

- Reviewed Claim
  - Received email from Insd
  - Insd wanted to know if there was a time-frame on contents list to be sent-advd Insd no time limit due to damaged
  - Insd also wanted to know when builder will call
  - Advd Insd Cunningham were appointed 29.01 and hopefully a builder should contact this week
  - Email sent with replies
-

[REDACTED]

09/02/2011

IBCC

IBCC

ACTION

- received call from insd Cresta to advise she had not yet heard from the builder despite our advice we had appointed Cunninghams 10 days ago
  - called Cunnighams, they had not yet receievd our email
  - re-sent email with event onsite sheet
  - Cunninghams advised they would contact insd today
  - insd happy with this, but frustrated with time taken so far
- 

[REDACTED]

11/02/2011

IBML

Voicemail from C [REDACTED]

ACTION

- Voicemail received on CM's old number
  - C [REDACTED] advise that their subsidiary co. S [REDACTED] are handling this claim, contact # 1300 735 720
  - Returned call to C [REDACTED] S [REDACTED] spoke with R [REDACTED] to request that someone please call insd today as she has been waiting contact for over 12 days since we first sent request through and is getting anxious
  - advsd they will contact insd today
- 

[REDACTED]

11/02/2011

Contact from S [REDACTED]

Email received from S [REDACTED] r.e contact with insd:

Des [REDACTED] visited insured home on 7/2/2011 - left message on phone on 10/2/2011 - insured partner Cresta Richardson phoned back on the 10th and we arrangd to have S [REDACTED] which has been booked for 17/2 at 8am.

---

[REDACTED]  
22/02/2011

OBCC

Review correspondence

ACTION

- Reviewed Claim
  - Recieved email from insd who queried if they can replace the vaccum cleaner that has been damaged in the flood
  - Advd Insd that if she needs to replace any items urgently to purchase and send through the reciepts
  - C [REDACTED] have advd in notes attendance to be made 11.02.2011
- 

[REDACTED]  
25/02/2011

IBCC

IBCC from insd Cresta Mann, insd has just been to the house and ringing in a panic stating that there are now termites in the cavity of doors and windows, insd wanting to know what to do?

Action

- SW TL Nick [REDACTED] advd below
  - advd insd that as we have no internal assessors in emerald we will need a detailed report on what is happening
  - insd advd that she is having pest control company out this afternoon if not tomorrow and she is wanting them to spray
  - advd insd that pest control company must have a detailed report on the extent of the damage and how long termites have been there for, photos if possible, stressed to the customer that report needs to be as detailed as possible, stating what, when, where, how etc
  - insd advd they were not there before the flood, company that is attending has sprayed the house before
  - advd insd once invoice/report complete send to CM for review
- 

[REDACTED]  
15/03/2011

OBCC

Review correspondence

ACTION

- Reviewed Claim
  - Insd has sent through payslip showing rental deductions \$996.67 and \$257.21
  - \*No rental agreement has been received from the insured to date
  - Sent email to Insd advd rental agreement is required for payment to be made
- 

17/03/2011

IBCC

Review correspondence

ACTION

- Reviewed Claim
  - Received email from Insd Cresta
  - Cresta advd will find the tenancy agreement and email through
  - Insd advd will be sending through the contents list shortly
- 

21/03/2011

OBML

Review correspondence

ACTION

- Reviewed Claim
  - Insured has sent through rental agreement starting on 12.02.2011 at \$1170 per week
  - Insd can be settled 12 weeks 12.02.2011-06.05.2011 \$14040.00
  - Attempted to email insd-all emails were sent back as undeliverable
  - LMTCB insd mobile number (Cresta)
  - Did not attempt home number as in temp accommodation
  - LMTCB insd Jeff mobile number
  - \*CM needs to enquire on EFT details for payment
- 

21/03/2011

ibc

caller - cresta - insd

ACTION

- INSD returning ashley's call
- adv insd of info as per previous notes

- obtained bank details for insd
- process c/s payment value \$14040 12 weeks accommodation
- insd said she has nearly finalised her contents items

---

[REDACTED] 25/03/2011

OBCC

Review correspondence

ACTION

- Reviewed Claim
- Reviewed insd contents list
- Removed the following;

- \*Cubby House
- \*Water Pump
- \*Floor tiles and decorative tiles
- \*Sand for Cubby House
- \*Carpet

- Sent email to Insd to advd payment of \$98136.60 less \$200 xs will be processed for contents list
- Require reserve activity to be completed
- Set activity to issue payment tomorrow

---

[REDACTED] 05/04/2011

IBCC

Review correspondence

ACTION

- Reviewed Claim
  - Recieved email from Insd advd payment has not been recieved
  - Reserve activity has been approved but reserve has not changed
  - Ammended reserves
  - Set issue payment activity as require reserve approval
  - Insd to be contacted once reserve approved to advd of payment
-



[REDACTED] 06/04/2011

OBCC

Issue Payment

ACTION

- Reviewed Claim
  - Reserves has been approved
  - C/s insd \$98136.60 less \$200 xs for contents
  - Sent email to Insd to advd of payment made
- 

[REDACTED] 07/04/2011

File Review

Review correspondence

ACTION

- Reviewed Claim
  - Email from Insd is thanking CM for payment
  - NFAR today
- 

[REDACTED] 05/05/2011

OBCC

Follow up quote from repairer/supplier

ACTION

- Reviewed Claim
  - C/s insd \$4680 for 4 weeks Temp Accommodation \$1170 per week 07.05.2011-03.06.2011
  - Insd is yet to send through pest report
  - Sent email to Insd
  - Advd Insd of c/s for accommodation
  - Queried status of pest report (termites)
- 

[REDACTED] 26/05/2011

OBCC

Follow up quote from repairer/supplier

ACTION

- Reviewed Claim
- Sent email to Insd
- Queried if insd is happy with repairs/any concerns

---

[REDACTED]

27/05/2011

IBCC

Review correspondence

ACTION

- Reviewed Claim
- Recieved email from Insd Cresta
- Insd advd that she is unsure if she is happy with repairs at this stage
- Aw PC costs for tiles
- Advd Insd if she has any issues to contact CM and I will follow up with

C [REDACTED]

---

[REDACTED]

30/05/2011

IBCC

Review correspondence

ACTION

- Reviewed Claim
- Recieved email from Insd thanking CM for response
- NFAR today

---

[REDACTED]

21/06/2011

OBCC

Follow up quote from repairer/supplier

ACTION

- Reviewed Claim
- Sent email to Insd to touch base on repairs-are there any issues with repairs

---

[REDACTED] 22/06/2011

IBCC  
Review correspondence

ACTION

- Reviewed Claim
- Recieved email from Insd Cresta
- Insd advd that repairs are proceeding but very slow

---

[REDACTED] 05/07/2011

OBCC  
Follow up quote from repairer/supplier

ACTION

- Reviewed Claim
- Sent email to Insd to touch base on repairs-are there any issues with repairs

---

[REDACTED] 07/07/2011

IBCC  
Review correspondence

ACTION

- Reviewed Claim
  - Recieved email from Insd Cresta
  - Insd advd repairs are proceeding slowly and they are now have walls and tiles
  - Insd advd has termite report
  - Sent email to Insd advd any issues to contact CM and to send through termite report
-

[REDACTED] 08/07/2011

IBCC

Review correspondence

ACTION

- Reviewed Claim
- Received email from Insured Cresta
- Insd advd will send through the termite report via email tomorrow

---

[REDACTED] 19/07/2011

OBCC

Follow up quote from repairer/supplier

ACTION

- Reviewed Claim
- Sent email to Insd to touch base on repairs
- Asked insd to send through termite report

---

[REDACTED] 20/07/2011

IBCC

Review correspondence

ACTION

- Reviewed Claim
- Received email from insured Cresta
- Insd advd is happy with the works completed by is frustrated by the time it taking for repairs
- Kitchen to be installed first 2 weeks of August

---

[REDACTED] 25/07/2011

IBCC

Review correspondence

ACTION

- Reviewed Claim
- Received pest report from Insd Cresta by fax
- Read through report

\*termite nest was not located  
\*Termite damage was found in door frame and the window frame  
\*Report does not state that the termites have caused the damage due to the flood

-As per file note 25.02

advd insd that pest control company must have a detailed report on the extent of the damage and how long termites have been there for, photos if possible, stressed to the customer that report needs to be as detailed as possible, stating what, when, where, how etc

-Report does not state that this damage has been caused by the flood. Report states that there is damage but cannot determine when it happened

- Reviewed SOW-door and frame to be replaced in SOW. Window frames will not be replaced
- Drafted partial decline letter for termite damage and decline of the reinstatement of the termite barrier (chemical)

---

28/07/2011

OBCC

Advise customer of rejection

ACTION

- Reviewed Claim
  - Received ammended partial decline letter
  - LMTCB insd Cresta mobile number
  - LMTCB insd Jeffrey mobile number
  - LMTCB insd home number
-

[REDACTED] 29/07/2011

IBCC

Advise customer of rejection

ACTION

- Reviewed Claim
- Received inbound call from Insd Cresta
- Advd Insd from the report that we cannot accept the termite damage not already being replaced sue to flood damage as well (door frame)
- Advd insd that the report identifies termite damage but does not provide further information
- Insd happy to accept decline but will ask for more information from pest reporter to ahve this overturned in the future
- Advd insd liquid termite barriers (chemical) are not covered
- Advd Insd I will c/s \$168.18 for the report fee by EFT
- Ammended reserves
- C/s insd \$168.18
- Sent decline letter with CDR Brochure

---

[REDACTED] 18/08/2011

OBCC

Follow up invoice from repairer/supplier

ACTION

- Reviewed Claim
- Sent email to Insd
- Enquired on the progress of repairs
- Enquired if the insured has any concerns with repairs

---

[REDACTED] 19/08/2011

IBCC

Review correspondence

ACTION

- Reviewed Claim
  - Recieved email from Insd Cresta
  - Insured advised that the kitchen has been installed and the painters need to complete back as there is dirt in the painted walls, some spots only have 1 coat etc
  - Insd queried about carpets
  - Sent reply email to Insd
  - Advd Insd they can either send through a carpet quote or our suppliers can quote for replacement
  - Asked insured to advise which one they choose so CM can organise if nessicary
- 

22/08/2011

IBCC  
Review correspondence

ACTION

- Reviewed Claim
  - Recieved email from INsd Cresta
  - Insd advd that they noted \$5400 on their contents list for carpet. This was based on an Andersons quote
  - Reviewed documents on claim-quote has not been recieved
  - Asked insured via email to submit through the quote then CM is happy to settle the \$5400
  - Ammended reserves
- 

23/08/2011

IBCC  
Review correspondence

ACTION

- Reviewed Claim
  - Recieved 2 emails from Insd
1. Insd advd will try and find the carpet quote

2. Carpet quote \$5319.00

- Amended reserves to reflect carpet quote
- Set activity to contact insd and issue payment tomorrow

---

[REDACTED] 24/08/2011

OBCC  
Issue Payment

ACTION

- Reviewed Claim
- Reserve change from yesterday has been approved
- C/s insd \$5319 for carpet
- Sent email to Insd to advd of c/s

---

[REDACTED] 05/09/2011

OBCC  
Review correspondence

ACTION

- Reviewed Claim
  - Received emails from Insd
  - Insd has sent through a quote for the removalist back home \$2101 F&R
  - Amended reserves
  - C/s insd \$2101
  - Insd queried in email if she could have IRS back for jobs
  - IRS have misplaced her fittings-what happens with this
  
  - Sent email to Insd
  - Advd Insd of c/s for removalist
  - Queried what hjobs IRS would be coming back for
  - Queried if there any anything else but the fittings misplaced by IRS
  - Queried if IRS have replaced fittings with new ones
-



06/09/2011

IBCC

Review correspondence

ACTION

- Reviewed Claim
- Received email from Insd Cresta
- Insd advd that the missing fittings have been found by IRS
- Insd enquired what happens if she has concerns with repairs after the handover date
- Sent email to Insd Cresta
- Advd insd any concerns over repairs to contact CM and I will follow up regarding concerns
- \*Reserves do not require amendment

---

14/09/2011

IBCC

Inbound call received

ACTION

- Reviewed Claim
- Received inbound call from Insd Cresta
- Insd advd not happy with IRS or CL
  
- \*No communication from IRS to Insd
- \*IRS ask for insd to attend the property immediately meaning the insured needs to leave work
- \*Home is being unlocked at the end of the day even though it is past lock up stage
- \*Both [redacted] from CL and IRS seem to be disinterested in her repairs or concerns over repairs
- \*When insured points out major concerns with repairs CL advd that the repairs are okay
- \*Insd does not trust CL to be on her side but on the builders
- \*Repairs were meant to be completed 29.07 but are yet to be completed
  
- Insd does not want CM to contact [redacted] regarding her concerns

- S/w TSO [REDACTED] to ask if a CLO still attends Emerald
  - Emailed TSO so answer can be found if a CLO can attend
  - Advd Insd I would contact her with an answer for CLO
  - Advd Insd if CLO cannot attend I will need to contact Des to discuss
- 

[REDACTED] 15/09/2011

REPCO

ACTION

- Email from TSO M [REDACTED] to contact IRS for update on repairs & completion date.
  - Called IRS and spoke with N [REDACTED] who advised they had a site meeting yesterday for this claim.
  - N [REDACTED] advised repairs outstanding are:
    - Splash back which is 2 weeks away from Delivery/completion
    - Air Con which is being installed today.
  - N [REDACTED] advise no issue raised by Insd at all, and repairs will be completed in 2-3 weeks
- 

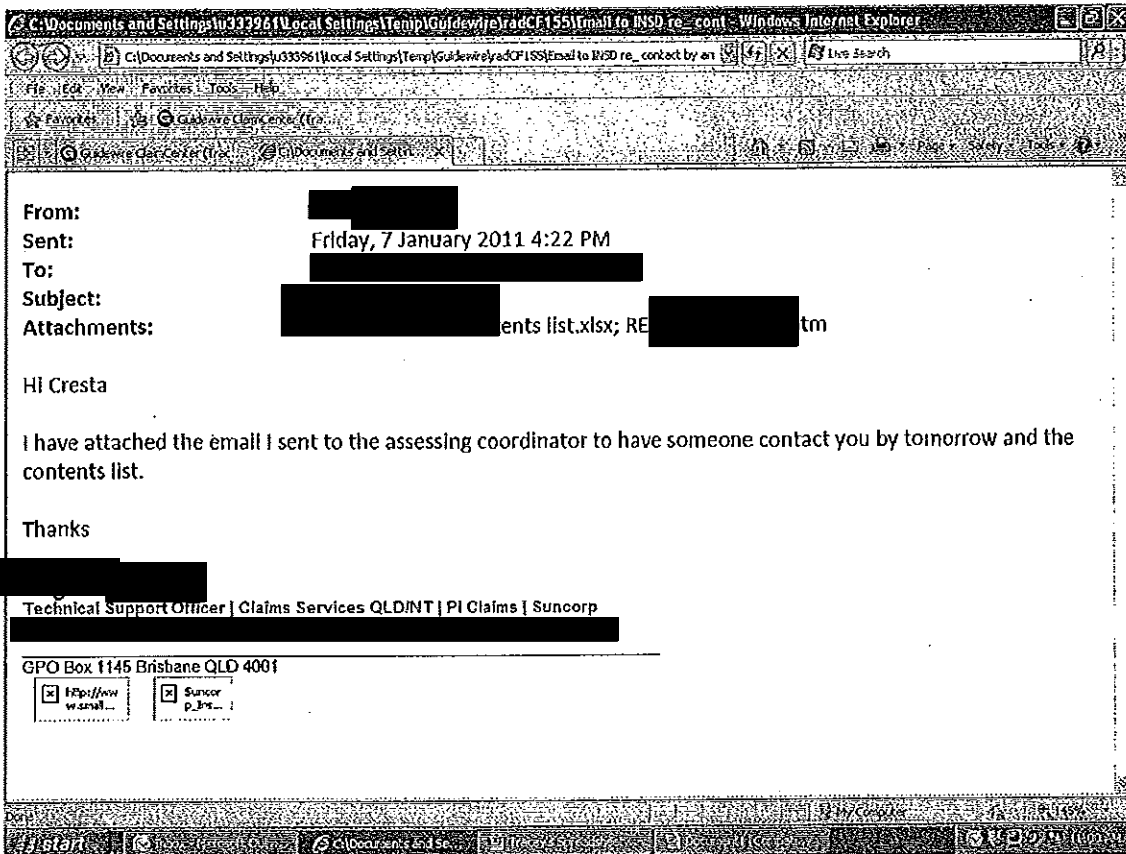
[REDACTED] 15/09/2011

OBCC

File Review

ACTION

- Reviewed Claim
- Received emails from TSO and Rep Co regarding concerns from Insd
- S/w TSO J [REDACTED]
- Insd to provide list of all concerns with repairs and D [REDACTED] from CL
- This will be discussed with Rep Co and S [REDACTED] from CL may need to attend to review concerns
- LMTCB insd Cresta mobile number
- Sent email to Insd to list all concerns



**From:** [redacted]  
**Sent:** Friday, 7 January 2011 4:22 PM  
**To:** [redacted]  
**Subject:** [redacted]  
**Attachments:** [redacted] ents list.xlsx; RE [redacted] tm

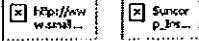
Hi Cresta

I have attached the email I sent to the assessing coordinator to have someone contact you by tomorrow and the contents list.

Thanks

[redacted]  
Technical Support Officer | Claims Services QLD/NT | PI Claims | Suncorp

GPO Box 1145 Brisbane QLD 4001



---

**From:** RICHARDSON Cresta [REDACTED]  
**Sent:** Friday, 21 January 2011 8:39 AM  
**To:** YOUNG, Chris  
**Cc:** [REDACTED]  
**Subject:** Accommodation confirmation- policy number [REDACTED]

Dear Chris

Thanks for your phone contact on Wednesday.

I now have further information on our rental situation.

Our accommodation as of Monday 24th is no longer temporary. The land lords are charging us \$230 per week with an additional \$980 bond. I am seeking clarification on our policy as I believe that we are covered for 50 weeks rental.

Could I point out that \$230 per week is a much better prospect than a possible \$500-600 per week.

We are to fill out an RTA agreement for the land lords.

Look forward to hearing from you.

Kind regards

Cresta Richardson

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Accommodation confirmation - policy number [REDACTED] Windows Internet Explorer

C:\Documents and Settings\j0332961\Local Settings\Temp\Gudewire\yad393C\Accommodation confirmation.htm

File Edit View Favorites Tools Help

Accommodation confirmation (Ira...)

Accommodation confirmation (Ira...)

From: [REDACTED]  
Sent: Friday, 28 January 2011 1:39 PM  
To: 'RICHARDSON Cresta'  
Subject: Accommodation confirmation

Good Afternoon Cresta,

Please be advised due to the extent of damages to your property I have taken over as Case Manager on your claim. Please find my contact details in my signature below.

Regarding the temporary accommodation please forward through the rental agreement so that I can start making your temporary accommodation payments. Please be advised your insurance does not cover the bond as you do receive this back at the end of the lease. If you do have any problems with this payment please contact me.

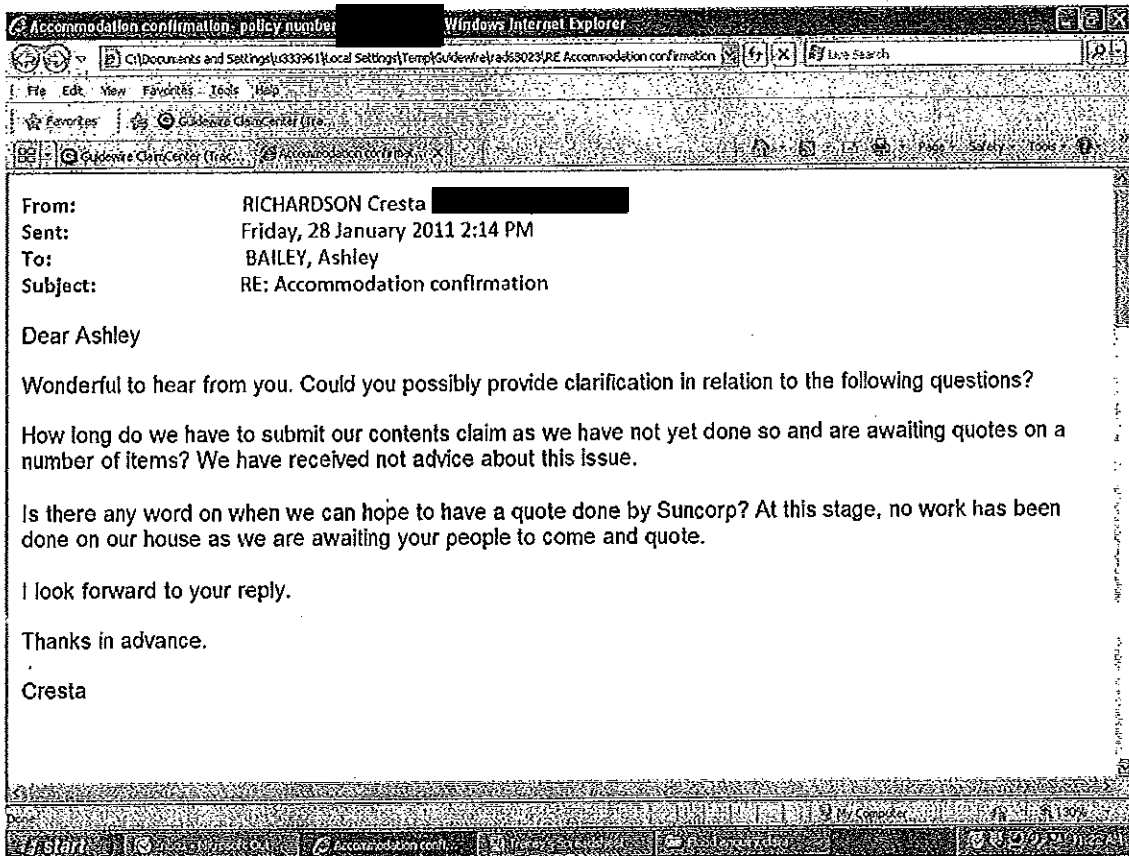
Regarding temporary accommodation you are covered for up to 2 weeks in a hotel/motel and then up to a further 50 weeks in a rental property. We pay you up to either the total of 52 weeks accommodation or up to 10% of your Sum Insured. Which ever we reach first.

If you have any questions please don't hesitate to contact me.

Regards,

[REDACTED]  
Case Management Officer | Claims Services QLD/NT | PI Claims | Suncorp

Start



**From:** RICHARDSON Cresta [REDACTED]  
**Sent:** Friday, 28 January 2011 2:14 PM  
**To:** BAILEY, Ashley  
**Subject:** RE: Accommodation confirmation

Dear Ashley

Wonderful to hear from you. Could you possibly provide clarification in relation to the following questions?

How long do we have to submit our contents claim as we have not yet done so and are awaiting quotes on a number of items? We have received not advice about this issue.

Is there any word on when we can hope to have a quote done by Suncorp? At this stage, no work has been done on our house as we are awaiting your people to come and quote.

I look forward to your reply.

Thanks in advance.

Cresta

---

**From:** [REDACTED]  
**Sent:** Friday, 28 January 2011 1:39 PM  
**To:** 'RICHARDSON Cresta'  
**Subject:** Accommodation confirmation

Good Afternoon Cresta,

Please be advised due to the extent of damages to your property I have taken over as Case Manager on your claim. Please find my contact details in my signature below.

Regarding the temporary accommodation please forward through the rental agreement so that I can start making your temporary accommodation payments. Please be advised your insurance does not cover the bond as you do receive this back at the end of the lease. If you do have any problems with this payment please contact me.

Regarding temporary accommodation you are covered for up to 2 weeks in a hotel/motel and then up to a further 50 weeks in a rental property. We pay you up to either the total of 52 weeks accommodation or up to 10% of your Sum Insured. Which ever we reach first.

If you have any questions please don't hesitate to contact me.

Regards,

[REDACTED]

Case Management Officer | Claims Services QLD/NT | PI Claims | Suncorp

GPO Box 1145 Brisbane QLD 4001



**From:** RICHARDSON Cresta [REDACTED]  
**Sent:** Friday, 21 January 2011 8:39 AM  
**To:** YOUNG, Chris  
**Cc:** [REDACTED]  
**Subject:** Accommodation confirmation- policy number [REDACTED]

Dear Chris

Thanks for your phone contact on Wednesday.

I now have further information on our rental situation.

Our accommodation as of Monday 24th is no longer temporary. The land lords are charging us \$230 per week with an additional \$980 bond. I am seeking clarification on our policy as I believe that we are covered for 50 weeks rental.

Could I point out that \$230 per week is a much better prospect than a possible \$500-600 per week.

We are to fill out an RTA agreement for the land lords.

Look forward to hearing from you.

Kind regards

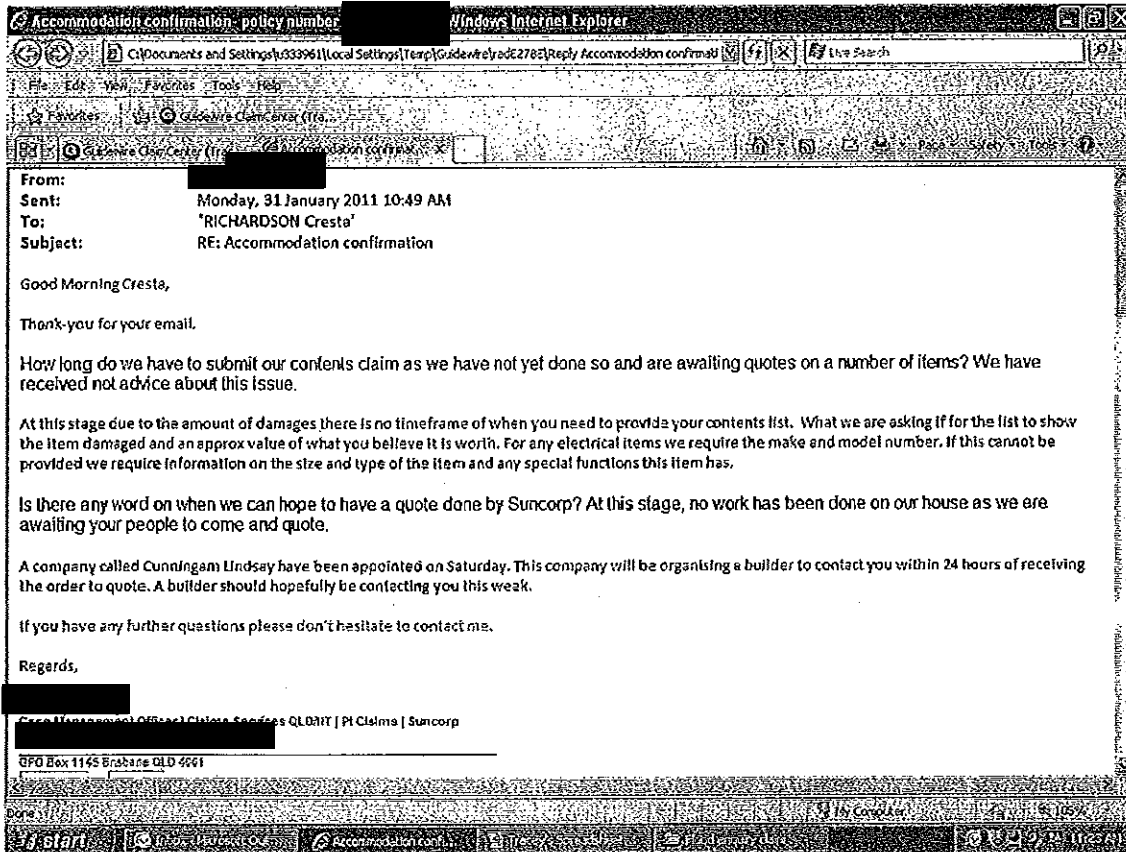
Cresta Richardson

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**From:** [Redacted]  
**Sent:** Monday, 31 January 2011 10:49 AM  
**To:** 'RICHARDSON Cresta'  
**Subject:** RE: Accommodation confirmation

Good Morning Cresta,

Thank-you for your email.

How long do we have to submit our contents claim as we have not yet done so and are awaiting quotes on a number of items? We have received not advice about this issue.

At this stage due to the amount of damages there is no timeframe of when you need to provide your contents list. What we are asking if for the list to show the item damaged and an approx value of what you believe it is worth. For any electrical items we require the make and model number. If this cannot be provided we require information on the size and type of the item and any special functions this item has.

Is there any word on when we can hope to have a quote done by Suncorp? At this stage, no work has been done on our house as we are awaiting your people to come and quote.

A company called Cunningham Lindsey have been appointed on Saturday. This company will be organising a builder to contact you within 24 hours of receiving the order to quote. A builder should hopefully be contacting you this week.

If you have any further questions please don't hesitate to contact me.

Regards,

[Redacted]  
Case Management Officer | Client Services QLD/NT | PI Claims | Suncorp

PO Box 1145 Brisbane QLD 4001

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**From:** [REDACTED]  
**Sent:** Tuesday, 22 February 2011 11:48 AM  
**To:** 'RICHARDSON Cresta'  
**Subject:** RE Query- Claim number [REDACTED]

Good Morning Cresta,

I apologise on the delay or my reply.

Any items that you need to buy urgently while in accommodation I am happy for you to buy and send through the receipts for reimbursement.

Regards,

[REDACTED]  
Case Management Officer | Major Loss | Claims Services QLD/NT | PI Claims | Suncorp  
[REDACTED]

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GPO Box 2988 Brisbane QLD 4001



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**From:** RICHARDSON Cresta [REDACTED]  
**Sent:** Thursday, 3 February 2011 9:54 AM  
**To:** [REDACTED]  
**Subject:** Query- Claim number [REDACTED]

Dear [REDACTED]

Good morning. No doubt things are going to get a whole lot busier for you now that the Cyclone has crossed the Coast.

I have a query.

Jeff is off to the Sunshine Coast this afternoon and we need a new vacuum cleaner. At the moment, I am borrowing off friends each week, but our unit needs more than that.

We had an Electrolux that cost \$850. Is it okay for Jeff to get a new vacuum cleaner whilst he is away and we place the cost of the Electrolux in the Contents claim?

We have a photo and details etc, but just would like some clarification from you re this.

Additionally, we have not heard anything from any builders or C [REDACTED] at this stage.

Thanks for your consideration [REDACTED]

Regards

Cresta Richardson

**From:** [REDACTED]  
**Sent:** Tuesday, 15 March 2011 11:09 AM  
**To:** 'RICHARDSON Cresta'  
**Subject:** [REDACTED] Temp Accommodation

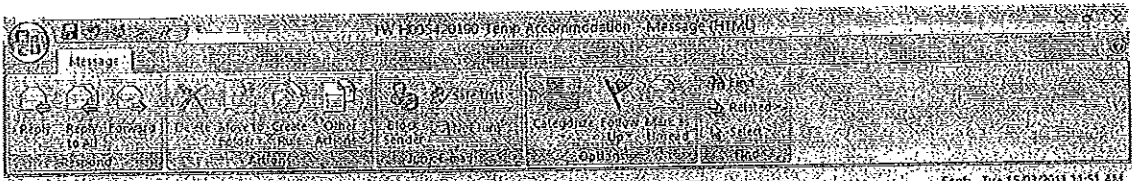
Good Morning Cresta,  
  
I have reviewed your document sent through yesterday.  
  
The documents shows rental deductions of \$996.67 and \$257.21. However you have advised your rent per week is \$230.00  
  
Can you please send through your rental agreement so we may start issuing payment to you.

Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team | PI Claims | Suncorp  
[REDACTED] email: [REDACTED]

GPO Box 2988 Brisbane QLD 4001

http://  Suncorp

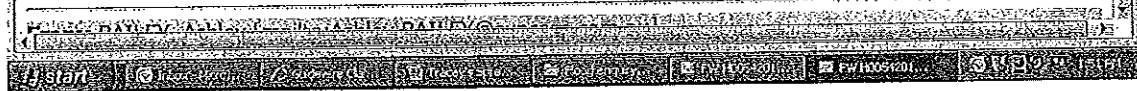


From: BAILEY, Ashley (Ashley.BAILEY@arkroy.com) Sent: Tue 15/03/2011 11:51 AM  
 To: [redacted] - customer contact  
 Cc: [redacted]  
 Subject: FW: FW1005120190 Temp Accommodation



**From:** RICHARDSON Cresta [redacted]  
**Sent:** Tuesday, 15 March 2011 11:51 AM  
**To:** BAILEY, Ashley  
**Subject:** RE: [redacted] Temp Accommodation

[redacted] thanks for your email.  
 I forgot about the change.  
 We were in a unit in Julie Court which was \$230 per week and we are now in a house which is \$270 per week.  
 This would account for the discrepancy.  
 Will find the agreement tonight and fax tomorrow.  
 Additionally, I will be emailing our contents claim through tomorrow also. Many of the prices we have received quotes on, or researched via the web and other catalogues. I will detail this on the claim for your reference.  
 Kind regards  
 Cresta



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**From:** [REDACTED]  
**Sent:** Thursday, 24 March 2011 11:35 AM  
**To:** Suncorp claims - customer contact  
**Subject:** FW House Contents Claim.xls [REDACTED]  
**Attachments:** House Contents Claim.xls

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**From:** Cresta Richardson [REDACTED]  
**Sent:** Wednesday, 23 March 2011 9:11 PM  
**To:** [REDACTED]  
**Subject:** House Contents Claim.xls

Dear [REDACTED]

Please find attached our detailed contents claim.

We have already priced up a variety of items for your perusal.

Hopefully you will be able to see these in the comment box.

Additionally, thanks for sorting out the rental situation.

Please don't hesitate to ring for further information.

Hope all is going well.

We are still awaiting the pest inspection report. I will follow up again.

Kind regards

Cresta Richardson and Jeff Mann

Claim Number:		Flood Claim-		Kidd St		
Date:		Assessor: Wayne		Name: Mann and Richa		
Item #	Room	Quantity	Description	Model #	Age	Value
	Bathroom		Winnie the Pooh Bath Toy			30
	bathroom	2	shower squeegee			10
	bathroom	3	Colgate Toothpaste			18
	bathroom		Sunscreen 500mL			22
	bathroom	6	Kids Toothbrushes			24
	bathroom	4	Adult Toothbrushes			30
	bathroom	3	Tissue boxes			8
	bathroom		Dencorub			5
	bathroom		Voltaren Emulgel			20
	bathroom		Epsom salts			7
	bathroom	3	Shower Caps			10
	bathroom		Cotton Buds			4
	bathroom	4	Soap- imperial Leather			18
	bathroom	4	Nail Brushes			20
	Dining		Hutch			2500
	Dining		Dining Suite- 6 seats, 6 foot * 3 1/2 foot- made to order			4000
	Ensuite		Toiletries and makeup			450
	Ensuite		Various Toiletries			100
	Ensuite		Hair Dryer			60
	Ensuite		Remington Hair Straightener			90
	Ensuite		Breville Hair Tool Set			80
	Ensuite		Hair and Body Lotion			150
	Garage		Safe and Sound Pegasus Booster Seat			135
	Garage	6	Cane Baskets			150
	Garage		Fisher and Paykel Fridge Freezer- FNP395	D700520		900
	Garage		Fisher and Paykel N388 Freezer	RHF151874		1559
	Garage		Timer			25
	Garage		3 Wheel Razor Scooter			85
	Garage		Oliver All Terrain Boots			300
	Garage		Tool Bag			40
	Garage	2	Rain Coats			40
	Garage	1	Esky- Ice Coll 104L IK100			300
	Garage		bicycle			350

garage	2	Outside Broom				40
Hallway		Blue Queen Blanket				145
Hallway		Billabong Shoulder Bag				80
Hallway	2	QTU Back packs				50
Hallway		Beach Bag				60
Hallway	15	Towels and Bath Sheets				450
Hallway		Picnic Blanket				15
Hallway		Electrolux Z8230- Vacuum Cleaner	7020007			800
Hallway		Black and Decker Classic dustbuster HC 300				169
Hallway		candlestick				25
Hallway	2	Cobweb Broom				20
Hallway	3	Sabco Broom				48
Hayden		Single Bed and Mattress				1200
Hayden		Single Mattress Protector				40
Hayden		Single Set Bed Sheet				50
Hayden		Thomas the Tank Engine Toy Table				400
Kitchen	3	1125mL Bundaberg Rum		63 each		189
Kitchen	1	Number 3 Bundaberg Rum				44
Kitchen		750mL Pure Gold Rum- Collectors Edition				1815
Kitchen		Fisher and Paykel Fridge- E450	RUF271268			1459
Kitchen		Technika Dishwasher 7611089000	04-100701-03			900
Kitchen		Assorted Bakeware				300
Kitchen	4	High Chairs- wooden		18		800
Kitchen	2	Loaf tins				35
Kitchen	3	round tins				40
Kitchen		patty pan with 6 butterflies				15
Kitchen	10	Babies Bottles				100
Kitchen		cooking chocolate				10
Kitchen	6	bags mixed fruit				40
Kitchen	4	1: bottles of alcohol- cointreau, vodka, rum, scotch				240
Kitchen	5	bags of chocolate buds				30
Kitchen	6	Bohemian crystal glasses- short				100
Kitchen	6	longchamp wine crystal glasses				100
Kitchen		Grocery items				
Kitchen		dried biscuits				2
Kitchen		demerara sugar				6



Kitchen		white sugar				3	
Kitchen		wheatgerm				2	
Kitchen		lasagne sheets				4	
Kitchen		raw sugar				3	
Kitchen		rolled oats				5	
Kitchen		wholemeal flour				5	
Kitchen		split peas				4	
Kitchen		rock salt				5	
Kitchen		mixed peas				2	
Kitchen		rice flour				3.5	
Kitchen		pasta shells				2.3	
Kitchen		rice				4.5	
Kitchen		Large Ring tin				44	
Kitchen		Additional round cake tin- taller edges				25	
Kitchen	3	6 tray patty pans				15	
Kitchen		mini muffin pan- 24				25	
Kitchen	3	tin trays		17		51	
Kitchen		sun cake tin				15	
Kitchen		fire extinguisher				80	
Kitchen	4	thermos- Stanley				240	
Kitchen		electric can opener				40	
Kitchen		wiltshire stay sharp knives				45	
Kitchen		large variety of cookie cutters and utensils				80	
Kitchen		large variety kitchen utensils				250	
Kitchen		metal salad servers				30	
Kitchen		Soehne Electric Scales 66100				89	
Kitchen		panasonic Rice cooker				50	
Kitchen		Sunbeam round electric frypan				120	
Kitchen		sunbeam electric mix master				230	
Kitchen		manual set of kitchen scales				40	
Kitchen	6	kitchen cutting boards				40	
Kitchen		coffee plunger				30	
Kitchen		Protein powder				80	
Kitchen		sunbeam slow cooker				65	
Kitchen		Oliveri - sink cutting boards and optional extras				370	
Kitchen		assorted crockerysmall container tupperware kitchen helpers				250	

kitchen		Assorted Tupperware			2500	
kitchen		Stick Mixer			30	
kitchen		Hand Mixer			40	
kitchen		Sandwich Press			85	
kitchen		Freezer Items				
kitchen		Mince @\$13 per kilo			26	
kitchen		Chicken Breast- \$12 p/kg			36	
kitchen		Rump Steak- \$23 p/kg			50	
kitchen		Sausages- \$8 p/kg			20	
kitchen	3	Fly swat			3	
kitchen	5	Band-aids			12	
kitchen		Stingoes			7	
kitchen		Savlon			6	
kitchen		Dettol Antiseptic Cream			3	
kitchen	2	Jiff			6	
kitchen	2	Morning Fresh Detergent			16	
kitchen		Dishwasher Tablets			20	
kitchen	2	Pie Plates			40	
kitchen	2	Pie Plates			24	
kitchen	4	Pyrex Cutting Boards			62	
kitchen		Baccarat 6 cup coffee plunger			35	
kitchen		Ice Cream scoop			15	
kitchen		Garlic Presses			35	
kitchen		Manual can opener			4	
kitchen	3	Whisk-3			35	
kitchen		Pastry Brush			3	
kitchen		Rolling Pin- Wooden			7	
kitchen		22cm non stick springform			12	
kitchen	4	tongs			25	
kitchen		Potato Masher			16	
kitchen	3	Potato Peelers			24	
kitchen		Solid Spoon- metal			15	
kitchen		Metal Slotted Spoon			15	
kitchen		Metal Egg Flip			15	
kitchen	3	Non Stick Egg Flip			33	
kitchen		Spaghettf Server			8	

kitchen		Colanders			10	
kitchen		Scales- manual			35	
kitchen	2	Cooking Trays- lamination			14	
kitchen	3	Non Stick Cookie Trays			24	
kitchen	3	Non Stick loaf pans			20	
kitchen		Non Stick Mini Muffin pans			15	
kitchen		metal salad servers			20	
kitchen	6	Metal cake cooler stands			70	
kitchen	2	Non stick slice tin tray			30	
kitchen	6	egg rings			8	
kitchen	4	Pate and cheese knives			25	
kitchen	2	2 cup pyrex jugs			26	
kitchen	2	4 cup Pyrex jugs			34	
kitchen	4	Scrapers			40	
kitchen		Microfibre all purpose clothes			20	
kitchen		Household gloves			3	
kitchen	3	Cleanex viva paper towels			6	
Laundry		Billabong Short Sleeve shirt			80	
Laundry		TS Blouse			50	
Laundry		Target Singlet			7	
Laundry		Stone Coast Jacket			50	
Laundry		Camry Electronic Scales	WF411BW		120	
Laundry		Laundry Cupboard Materials			60	
Laundry		LG Washing Machine WFT857	081T0271		1100	
Laundry		Ironing Board			130	
Laundry		ENJO cloths			250	
Laundry		Phillips Iron			120	
Laundry	4	Buckets- \$4.00 each			16	
Laundry		Preen Fabric Stain Remover			5	
Laundry	3	Pegs			20	
Laundry	2	Glen 20			14	
Laundry	2	Duck Toilet Clean 3in1			12	
Laundry	2	5L Fluffy Fabric Softener			19	
Laundry	2	2kg napsan stain remover			25	
Laundry		Cleaning brushes			15	
Laundry		Mop			16	

Laundry	Extra Head				10	
Laundry	Bucket- mop				76	
Laundry	Chamois				22	
Laundry	4 Easy Off BAM		7		28	
laundry	2 Green Care Washing Detergent 2L				20	
laundry	Dynamo- 2.5L				16	
Laundry	2 Windex				10	
Laundry	Wonder wipes 100				10	
Lounge	Fish tank and Cabinet				2700	
lounge	16 Baby Toys				100	
Lounge	Electronic toys				75	
Lounge	Box toys				250	
Lounge	DVD Player	TF DVD 7307			100	
Lounge	Appno 9340638274321	FH658003505563			56	
Lounge	Blue Box Lego				44	
Lounge	Cars- Car Race Set				70	
Lounge	2 large Crates Books and Games				400	
Lounge	Megablocks Bag Set				50	
Lounge	Tennis Racket				20	
Lounge	2 Kids wood puzzles				30	
Lounge	Foam baseball bat and kite				20	
Lounge	Black Volleys				22	
lounge	24 Cuddly toys				720	
lounge	50 Kids Books				750	
Lounge	Treadmill- Tunturi Competence T30				3500	
lounge	Kids Kitchen- Water throughout				200	
lounge	Rocking Horse				300	
Lounge	Lamp- water damage				100	
Lounge	Kids Toy chest and Toys				100	
Lounge	Bowling Set				100	
Lounge	Various Toys				300	
Lounge	26 Music DVD's @ \$28 each				728	
Lounge	kids toy shelf				280	
Lounge	Lounge				2399	
Lounge	TV Cabinet- wooden- water damage and bowed shelves		17		2500	
Main	12 Books				300	

Main	8 Magazines				64
Main	New Balance 768 Runners				240
Main	Black Rivers dress shoes				80
Main	Asics Runners				220
Main	Clock Radio Alarm				30
Main	2 Pairs of Birkenstocks				360
Main	Blue Jane Debster High Heels				120
Main	Sandler- red high heels				100
Main	Slippers				50
Main	Reef Thongs				70
Main	Phillips Clock Radio- AJ3915/79				65
Main	4 handbags				150
Main	Clothes- water damage				
Main	mitchell ogilvie shorts				150
Main	3 billabong boardshorts				210
Main	billabong shirt				70
Main	Kathmandu Soft Shell Jacket				400
Main	Striped Woolly Lined Zip Jacket		20		300
Main	Designer Label Shirts		80		780
Main	Duchamp Shorts		35		105
Main	2 Rivers Long pants		60		120
Main	2 jag t shirts				60
Main	blue jag boardshorts				70
Main	Cowboys hat				25
Main	2 Running Bare shorts				80
Main	Nike Short				50
Main	3 pairs target running pants				60
Main	Geoff Bade Shirt				150
Main	2 Verge shirts				400
Main	2 pairs togs				200
Main	New Balance Shorts				40
Main	Target Tracksuit pants				20
Main	Reebok Shorts				30
Main	Target Shorts				20
Main	Gayle Petrie denim shorts				30
Main	2 Target jumpers				50

Main		Katies 3/4 length pants				25	
Main		Puma 3/4 length tights				50	
Main		Stephanie :Laurens novel				17	
Main		Sholl sneaker treatment				10	
Main		Bedroom suite				4699	
Outside		Brooks GO2 Series Runners				250	
Outside	3	Kids Outdoor Plastic Activity Stations				600	
Outside		C eramic Pizza Tray				60	
Outside		Bucket Hat- State Of Origin				25	
Outside		Outdoor Setting		3		2600	
Outside		Cubby House				1800	
Outside		Genesis- Webber 3 burner bbq				1799	
Outside		BBQ Cover				150	
Rohan		Double Sleepyhead Support A Paedic Ensemble				1500	
Rohan		double Sheet Set				75	
Rohan		Doona				180	
Rohan		Valance				50	
Rohan	6	Crayola Paints				60	
Rohan		Set of kids chairs and table				200	
S Lounge		Pioneer DVD recorder/player		5		1000	
S Lounge		Glass TV Cabinet				600	
S Lounge		Toshiba Digital Hyper Television 32SW8UA	94920359			2200	
S Lounge		Monster Video leads and cables				200	
Shed	4	Bags of cement				65	
Shed	2	Bags of Dynamic Lifter				60	
Shed	1	Fertiliser				15	
Shed	50	box Magazines				400	
Shed		morning Tea Cutlery				70	
Shed		Shed Fridge				50	
Shed		carton Beer				45	
Shed		Carton Cruisers				40	
Shed		Pioneer Stereo		RX- 215			
Shed		Pioneer CD Player		PDZ 85M			
Shed		Pioneer Turntable		PLZ85		900	
Shed		Roll of 10m oxy hose				150	
Shed	4	Wire grinder attachments...			15	65	

Shed	4	Cutting discs			3.6	14.4	
Shed		sanding disc				12.85	
Shed	16	discs			2.8	45	
Shed		Grinder and Attachments, buffing discs				99	
Shed		Hydraulic test kit and gauges				350	
Shed		Rover Mower-31391		3090581		399	
Shed		Fishing Gear				300	
Shed	8	Hand Reels				80	
Shed		Various Tools				400	
Shed		Tool Trunk				120	
Shed		Caterpillar Ammeter Clampon		8T-0900		800	
Shed	12	3 piece tea sets			30-50	480	
Shed		Fluke 25 Digital Multimeter				399	
Shed	2	level benches				160	
Shed	20	plates and bread and butter places				70	
Shed	1	spray Silvan Pack				900	
Shed		pump- Dyna Jet 50 53501				400	
Shed	53	Internal Large Floor tiles				500	
Shed	9	External Large Floor tiles				60	
Shed	14	Glossy white bathroom tiles				60	
Shed	60	Small square orange tiles				60	
Shed	20	square white bathroom tiles				60	
Shed	20	blue and green decorative tiles				60	
Shed	1	6 bottle wine rack				30	
Kids Rooms		Cobblestone Lane Furniture- 2 chests drawers				1500	
Shed		Shed TV				800	
Shed		chipping fork				40	
Shed		white wooden shelves				120	
Shed	3	long handled round mouth shovel			53	159	
Shed		short handle round mouth shovel				63	
Shed		steel rake				44	
Shed		hoe				65	
Shed		post hole shovels- long handle				80	
Shed		long handle square shovel				80	
Shed		short handle square shovel				78	
Shed		pitch fork				90	

Shed		lawn rake				27	
Shed		plastic watering can				20	
Shed		5L garden spray bottle				30	
Shed		axe				90	
Shed		hammer- 7 pound				161	
Shed		hedge shears				90	
Shed		floral snippers				47	
Outside		sand- cubby house				1000	
Shed		Cresta's old pine draws				350	
Shed		Picnic Table- Jarrah				1500	
Study		Collector Plates- Bradford Exchange-					
Study	6	Heritage Town Series	1990	30	180		
Study		Office Chair- Mapal Chair	MIA-M/B-NG		250		
Study	2	set of drawers			500		
Study	6	Reams of paper			90		
Study		Pens, pencils and felt pens			150		
Study		Chair with pink Cushion			250		
Study		Computer Study Desk			700		
Study	4	Oyster Bay Sauvignon Blanc 09		17.95	72		
Study	6	Orlanda Trilogy Pinot Noir		25	150		
Study	5	Peter Lehmann Cabernet Sauvignon		17	100		
Study		2 Drawer Filing Cabinet- Elite			250		
Study		4 Drawer Filing Cabinet- Elite			340		
Study	33	CD's			825		
Study	2	Powerboards			150		
Study	6	Lever Arch Files			30		
Study	60	Suspension Files			125		
Study	7	Plastic Boxes			140		
Study	58	Novels			1450		
Study	30	Caps			600		
Study		2GB SD Card			39		
Study	2	Spencer and Rutherford handbags			500		
Study		box of 40 thank you cards			30		
Study		1 Dell Computer			2600		
study		500GB External Hard Drive			88		
Toilets		Bottle Brush			5		





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**From:** [REDACTED]  
**Sent:** Monday, 4 April 2011 1:08 PM  
**To:** Suncorp claims - customer contact  
**Subject:** FW Contents Claim-[REDACTED]

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**From:** RICHARDSON Cresta [REDACTED]  
**Sent:** Monday, 4 April 2011 12:47 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Contents Claim-[REDACTED]

Dear [REDACTED]  
In your email Friday week ago, you said the contents deposit would be made in 3-5 days.  
As it is currently not in the account as yet, could you check everything is okay account wise etc?  
Kind regards  
Cresta Richardson

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**From:** Cresta [REDACTED]  
**Sent:** Wednesday, 6 April 2011 7:50 AM  
**To:** Suncorp claims - customer contact  
**Subject:** Re: [REDACTED] -Contents Cash Settlement

U are a gem. Thanks Ashley. Have a good day.

Sent from my iPhone

On 06/04/2011, at 7:41 AM, Suncorp claims - customer contact <[myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)> wrote:

Good Morning Cresta,

Thank-you for your email. I have investigated your payment and can see an error has occurred with our system. If you do not see this payment within the next 3-5 working days please contact me and I will follow this up once again. I apologise for this delay.

Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1| PI Claims | Suncorp

Ph: [REDACTED] | Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

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GPO Box 2988 Brisbane QLD 4001

<image001.jpg> <image002.png>

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**From:** Suncorp claims - customer contact [myclaimsun@suncorp.com.au]  
**Sent:** Thursday, 5 May 2011 3:53 PM  
**To:** [REDACTED]  
**Subject:** [REDACTED] | Flood Claim  
**Attachments:** image001.jpg; image002.png

Good Afternoon Cresta,

I was wishing to enquire on the progress of the termite report. Has this been received as of yet?

I have processed another 4 weeks' worth of accommodation 07.05.2011-03.06.2011. This payment should appear in your account within the next 3-5 working days.

If you have any concerns please don't hesitate to contact me.

Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

---

GPO Box 2988 Brisbane QLD 4001



---

**From:** Suncorp claims - customer contact [myclaimsun@suncorp.com.au]  
**Sent:** Thursday, 26 May 2011 1:35 PM  
**To:** [REDACTED]  
**Subject:** [REDACTED] Flood Claim  
**Attachments:** image001.jpg; image002.png

Good Afternoon Cresta,

I was wanting to touch base on how the repairs are progressing at your property.

Are you happy with the repairs so far?

Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] | Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

---

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---

**From:** Cresta [REDACTED]  
**Sent:** Friday, 27 May 2011 9:45 AM  
**To:** Suncorp claims - customer contact  
**Subject:** Re [REDACTED] Flood Claim

Thanks [REDACTED] Have a good day.

Sent from my iPhone

On 27/05/2011, at 9:18 AM, Suncorp claims - customer contact <[myclaimsun@suncorp.com.au](mailto:myclaimsun@suncorp.com.au)> wrote:

Good Morning Cresta,

Thank-you for your email. If you do have any concerns regarding the repairs feel free to email me and I will follow up on the concerns. If you are still having issues with the tiles let me know and I will email to find out the issue for you.

Regards,

[REDACTED]

Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp

Ph: [REDACTED] Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

---

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<image001.jpg> <image002.png>

---

**From:** Cresta [REDACTED]  
**Sent:** Thursday, 26 May 2011 1:55 PM  
**To:** Suncorp claims - customer contact  
**Subject:** Re [REDACTED] Flood Claim

Can I honestly say I am unsure. We have not received PC amounts yet. Communication from IRS is sketchy to say the least. I know the top two are unwell, but it is hard to get info.

Electrician excellent but flat out. They started sheeting today. Tiles seem to be a problem, but nobody can tell me what the problem is.

Will let you know? Is it okay to email you for further clarification?

Appreciate your contact.

Cresta

Sent from my iPhone

On 26/05/2011, at 1:35 PM, Suncorp claims - customer contact  
<[myclaimsun@suncorp.com.au](mailto:myclaimsun@suncorp.com.au)> wrote:

Good Afternoon Cresta,

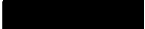
I was wanting to touch base on how the repairs are progressing at your property.

Are you happy with the repairs so far?

Regards,



Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp

Ph:  | Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

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<image001.jpg> <image002.png>

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---

**From:** Cresta Richardson [REDACTED]  
**Sent:** Tuesday, 21 June 2011 8:15 PM  
**To:** Suncorp claims - customer contact  
**Subject:** RE [REDACTED] Flood Claim

It is going slowly.  
The boys are very approachable now that [REDACTED] is gone.  
Walls are up....  
Water proofing done in the bathrooms.  
It is just a slow process and I doubt we will be back in by 25 July as expected.  
Thanks Ashley, it is good to touch base.  
Regards  
Cresta

---

**From:** Suncorp claims - customer contact [mailto:myclaimsun@suncorp.com.au]  
**Sent:** Tuesday, 21 June 2011 11:28 AM  
**To:** 'Cresta'  
**Subject:** [REDACTED] Flood Claim

Good Morning Cresta,

I was wanting to touch base this morning to see how the repairs are progressing at your property.

I understand last time we spoke you advised you were not sure if you were happy with repairs.

Are there any issues with repairs.

Kind Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

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---

**From:** Cresta Richardson [REDACTED]  
**Sent:** Thursday, 7 July 2011 12:48 PM  
**To:** Suncorp claims - customer contact  
**Subject:** RE [REDACTED] | Flood Claim

Will do [REDACTED]  
IRS have been pretty good, I just want to keep ahead of things. So, I probably contact them to make sure of where we all are.....  
Funny isn't it? Kids are saying, we will get back home and then it may rain again and we will have to move again. Poor little buggers.  
Hope you recover from the lurking cold. Around everywhere this winter.  
Will forward report through tomorrow.  
Kind regards  
Cresta

---

**From:** Suncorp claims - customer contact [mailto:myclaimsun@suncorp.com.au]  
**Sent:** Thursday, 7 July 2011 9:34 AM  
**To:** 'Cresta Richardson'  
**Subject:** [REDACTED] Flood Claim

Good Morning Cresta,

I am still trying to get over a stubborn cold that I have had for the past 2 weeks.

Please send through the termite report so I can review for your claim. If you have any issues with repairs/lack of communication on any matter please don't hesitate to contact me.

Kind Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

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---

**From:** Cresta Richardson [REDACTED]  
**Sent:** Wednesday, 6 July 2011 11:33 AM  
**To:** Suncorp claims - customer contact  
**Subject:** RE [REDACTED] Flood Claim

Morning [REDACTED]  
How are you?  
We have walls and tiles. Very exciting. The tiles in particular look great.  
We are now waiting for who knows what. Progress can be glacial at times with little communication when instigated by us.  
Narelle has been very helpful.  
Our original completion date was 25 July, but given that is 2 weeks away, there is no way that will happen!!  
I will follow up with them regarding new move in date.  
As I said, it is progressing, but slowly. Frustrating when our friends and neighbours have started to move back in...  
I have the Termite report and have paid it. Shall I scan and email to you?

Good to hear from you.  
Kind regards  
Cresta

---

**From:** Suncorp claims - customer contact [mailto:myclaimsun@suncorp.com.au]  
**Sent:** Tuesday, 5 July 2011 4:30 PM  
**To:** 'Cresta'  
**Subject:** [REDACTED] | Flood Claim

Good Afternoon Cresta,

It's that time again. I was wanting to touch base on how the repairs are progressing at your property. At our last email you have advised that the repairs are progressing however very slowly. Has there been an improvement with repairs/any issues with repairs.

Kind Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

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**From:** Cresta Richardson [REDACTED]  
**Sent:** Tuesday, 19 July 2011 5:10 PM  
**To:** Suncorp claims - customer contact  
**Subject:** RE [REDACTED] | Flood Claim

Dear [REDACTED]

Thanks for your email.

Here is the latest update re work.

Tiling was completed Sunday July 3.

Then, nothing happened in the house the following week up to Friday 8 July.

On the 7 July, I asked when our kitchen was to be installed and was informed by Allen's Cabinets that it would be mid August. We finalised the kitchen by the latest- June 8.

I then requested a meeting with Johnno- Foreman IRS on Friday morning.

At that meeting, he said he would try to get the kitchen bumped up a little, but that there were no guarantees.

We met again that afternoon to meet with the painters assigned to our house.

Johnno informed us that the house was to be patched the week beginning 11 July and finishing 15 July and that the expansion joints would be done and the house would be painted. He also said the kitchen was likely to be moved up one week after negotiations with Allens.

All that has happened out of that promise is that the expansion joints are cut and have been filled with some foam stuff.

Since the date of July 3, nothing inside the house has been done. The house is still not secure as our roller door has been taken off and not yet totally replaced as it was damaged in the flood. . The patching was also to be done last week and has still not occurred.

As you can imagine, this is quite frustrating for us as our date on the contract that we have signed to move back in is 25 July. Obviously, this is not going to happen.

Mal has assured me that things are happening, but I do fail to see what they are. The house is pretty much untouched in 3 weeks.

They are available to talk to and always pleasant, and as mentioned before, I am very happy with the completed work, but a certain amount of frustration is there has been very little action in 3 weeks.

My seven year old has said- great mum- we move in in September only to have the house flood again at Christmas.

Obviously, we are hoping that is not the case, but my kids miss our home! So do we.

Kind regards

Cresta

---

**From:** Suncorp claims - customer contact [mailto:myclaimsun@suncorp.com.au]  
**Sent:** Tuesday, 19 July 2011 2:28 PM  
**To:** 'Cresta Richardson'  
**Subject:** [REDACTED] Flood Claim

Good Afternoon Cresta,

I was wanting to touch base on repairs once again. Have repairs sped up at all or still progressing slowly?

Also can you please send through the termite report when you have the chance.

Kind Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
PH [REDACTED] Fax: 1300 046 914 | Email: myclaim@suncorp.com.au

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---

**From:** Cresta [REDACTED]  
**Sent:** Monday, 22 August 2011 10:48 AM  
**To:** Suncorp claims - customer contact  
**Subject:** Re [REDACTED]-Flood Claim Carpet

Will do. If I can find it!! That was so months ago:). I put it somewhere safe!! Cresta

Sent from my iPhone

On 22/08/2011, at 8:43 AM, Suncorp claims - customer contact <[myclaimsun@suncorp.com.au](mailto:myclaimsun@suncorp.com.au)> wrote:

Good Morning Cresta,

I have reviewed through the documents on your claim this morning. I can confirm on your contents list you did provide an amount of \$5400.00

Can you please send through the quote you received from Andersons for \$5400.00. Once received I am happy to settle on this quote for you.

Kind Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp

Ph [REDACTED] Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

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<image001.jpg> <image002.png>

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**From:** Cresta [REDACTED]  
**Sent:** Friday, 19 August 2011 1:38 PM  
**To:** Suncorp claims - customer contact  
**Subject:** Re [REDACTED] Flood Claim

Hi [REDACTED]

Initially, in our contents claim we had \$5400 as a replacement for the carpet. This was a quote from Anderssens as that's where we originally got the carpet.

Cresta

Sent from my iPhone

On 19/08/2011, at 1:20 PM, Suncorp claims - customer contact <[myclaimsun@suncorp.com.au](mailto:myclaimsun@suncorp.com.au)> wrote:

Good Afternoon Cresta,

Thank-you for your email. I hope that all the repairs are rectified for you. If you have any further problems with the painters please let me know and I can have this rectified for you.

Regarding the carpet we have 2 choices;

1. Send through your own quote for carpet replacement
2. Our suppliers (carpet court or carpet one) can provide a quote for carpet replacement

Feel free to discuss this with Jeff and let me know which option you would like to take so I may organise if necessary.

Kind Regards,

[REDACTED]

Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp

[REDACTED]

Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

---

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<image001.jpg> <image002.png>

---

**From:** Cresta [REDACTED]  
**Sent:** Friday, 19 August 2011 7:49 AM  
**To:** Suncorp claims - customer contact  
**Subject:** Re: [REDACTED] Flood Claim

Morning [REDACTED]

The body of the kitchen is now in which is a blessed relief. However, not because of any speed in work from IRS. Quite frankly, I can't wait for the whole bloody thing to be over.

After our last email, the painters came in and now basically need to do a re paint. The walls hadn't been tidied as no one had been there in three weeks, so they were all working over one another. Now, there are spots where only one layer has gone on and there is a heap of dirt in the applied paint. They also painted the outside before IRS were ready which has created other problems.

And again, the house has stood still for two weeks before the kitchen installation.

Extremely frustrating and not worth the conversation with them at times, because they don't listen anyway. Always have an excuse.

Anyway, just moving on regardless or I would be in a small white room by now.

Could you advise on what we do about carpet? Jeff has the day off today and would like to begin sorting this stage now.

Good to hear from you.

Kind regards

Cresta

Sent from my iPhone

On 18/08/2011, at 1:38 PM, Suncorp claims - customer contact  
<[myclaimsun@suncorp.com.au](mailto:myclaimsun@suncorp.com.au)> wrote:

Good Afternoon Cresta,

I was wanting to touch base with you once again to check on how your repairs are progressing.

From previous emails you have advised that the repairs have been progressing very slowly. Have repairs picked up pace as of yet? Also do you have any concerns with the repairs?

If you have any concerns regarding your claim please don't hesitate to contact me.

Kind Regards,

[Redacted Signature]

Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp

Ph: [Redacted] Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

---

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<image001.jpg> <image002.png>

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---

**From:** RICHARDSON Cresta [REDACTED]  
**Sent:** Monday, 22 August 2011 1:04 PM  
**To:** Suncorp claims - customer contact  
**Subject:** [REDACTED]  
**Attachments:** scan.pdf

Dear [REDACTED]

Please find attached our claim for carpet. Told you we had it somewhere safe!!

There are no measurements in the quote and it was measured against the plan.

However, we are happy to take the pay out if that is suitable.

Don't hesitate to contact me if you need further info.

Regards

Cresta and Jeff

---

**From:** [REDACTED]  
**Sent:** Monday, 22 August 2011 11:42 AM  
**To:** [REDACTED]  
**Subject:** FW: Andersens Carpet

---

**From:** Emerald [REDACTED]  
**Sent:** Saturday, 26 February 2011 2:18 PM  
**To:** [REDACTED]  
**Subject:** Andersens Carpet

Hi [REDACTED]

Please find attached quote Doug has done for you. If you have any questions please don't hesitate to call. Thanks.

Kind Regards,

[REDACTED]  
[REDACTED]  
PO BOX 1447  
Emerald QLD 4720  
[REDACTED]  
Email ; [emerald@andersens.com.au](mailto:emerald@andersens.com.au)

 **Andersens**  
THE RESPECTED NAME IN FLOOR COVERINGS

---

**From:** [emerald@andersens.com.au](mailto:emerald@andersens.com.au) [mailto:[emerald@andersens.com.au](mailto:emerald@andersens.com.au)]  
**Sent:** Saturday, 26 February 2011 2:06 PM

**To:** Emerald

**Subject:** Scanned Document



ANDERSENS EMERALD  
 2 Daniels Street  
 PO Box 1447, Emerald Qld 4720  
 Ph: 07 4987 4200  
 Fax: 07 4987 4168  
 Email: emerald@andersens.com.au  
 Website: www.andersens.com.au  
 ABN 87 121 861 238

Quotation No.

06050

QUOTATION

CUSTOMER NAME: Jeffrey Mann		PHONE WORK:	PHONE HOME:
ADDRESS: [Redacted] Kidd St		FAX:	MOBILE:
CITY/TOWN: Emerald	POSTCODE: 4720	EMAIL: [Redacted]	
SITE DETAILS: Replace Carpet		ORDER NO.:	CONTACT: Jeff + Cresta
ADDRESS: AS Above		CITY/TOWN:	POSTCODE:

We are pleased to submit our Quotation for the Floorcoverings shown below.  
 Please note that this Quotation is valid for 30 days from the date signed by the Salesperson.

- For Payment on Pick Up
- For Payment on Installation
- For Payment on Approved Credit Terms

To supply and install similar quality Carpet on good quality underlay with ultra fresh treatment.

Existing Carpet was 100% wool, heavy weight in existing carpeted areas.

No furniture removal included in quote.

AMOUNT \$	PRICE BEFORE GST:	\$ 4,739.54
	GST APPLICABLE:	\$ 473.95
	PRICE INCLUDING GST:	\$ 5,213.49
TERMS AND CONDITIONS		
We warrant that the work will be carried out in accordance with the terms and conditions of our Credit Agreement.		
DATE OF QUOTE	DATE OF ORDER	

TERMS AND CONDITIONS OF TRADE

This quotation is valid for 30 days only from the date agreed by the sales person and then will be subject to normal price rises  
1. Payment on credit terms. Cheques and orders on the date of the payment being due within the terms of the credit terms and conditions of trade and the Applicant's order. Cheques and orders on the date of the payment being due within the terms of the credit terms and conditions of trade and the Applicant's order. Cheques and orders on the date of the payment being due within the terms of the credit terms and conditions of trade and the Applicant's order.  
2. Payment on delivery or installation. Cheques and orders on the date of the payment being due within the terms of the credit terms and conditions of trade and the Applicant's order. Cheques and orders on the date of the payment being due within the terms of the credit terms and conditions of trade and the Applicant's order.  
3. Payment on delivery or installation. Cheques and orders on the date of the payment being due within the terms of the credit terms and conditions of trade and the Applicant's order. Cheques and orders on the date of the payment being due within the terms of the credit terms and conditions of trade and the Applicant's order.  
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**From:** RICHARDSON Cresta [REDACTED]  
**Sent:** Wednesday, 24 August 2011 10:02 AM  
**To:** Suncorp claims - customer contact  
**Subject:** RE [REDACTED] Carpet Settlement

Thanks [REDACTED]

Talk soon no doubt.

Cresta

---

**From:** Suncorp claims - customer contact [mailto:myclaimsun@suncorp.com.au]  
**Sent:** Wednesday, 24 August 2011 9:56 AM  
**To:** 'RICHARDSON Cresta'  
**Subject:** [REDACTED] Carpet Settlement

Good Morning Cresta,

Thank-you for your emails.

I have processed a payment of \$5319 this morning for the carpet quote. This payment should appear in your account within the next 3-5 working days.

If you have any concerns please don't hesitate to contact me.

Kind Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

GPO Box 2988 Brisbane QLD 4001



---

**From:** RICHARDSON Cresta [REDACTED]  
**Sent:** Monday, 22 August 2011 1:04 PM  
**To:** Suncorp claims - customer contact  
**Subject:** [REDACTED]

Dear [REDACTED]

Please find attached our claim for carpet. Told you we had it somewhere safe!!

There are no measurements in the quote and it was measured against the plan.

However, we are happy to take the pay out if that is suitable.

Don't hesitate to contact me if you need further info.

Regards

Cresta and Jeff

---

**From:** [REDACTED]  
**Sent:** Monday, 22 August 2011 11:42 AM  
**To:** [REDACTED]  
**Subject:** FW: Andersens Carpet

---

**From:** Emerald [mailto:emerald@andersens.com.au]  
**Sent:** Saturday, 26 February 2011 2:18 PM  
**To:** [REDACTED]  
**Subject:** Andersens Carpet

Hi [REDACTED]  
Please find attached quote Doug has done for you. If you have any questions please don't hesitate to call. Thanks.

Kind Regards,

[REDACTED]  
2 Daniels Street  
PO BOX 1447  
Emerald QLD 4720  
[REDACTED] Fax: (07)4987 4166  
Email ; [emerald@andersens.com.au](mailto:emerald@andersens.com.au)

 **Andersens**  
THE RESPECTED NAME IN FLOOR COVERINGS

---

**From:** emerald@andersens.com.au [mailto:emerald@andersens.com.au]  
**Sent:** Saturday, 26 February 2011 2:06 PM  
**To:** Emerald  
**Subject:** Scanned Document

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---

**From:** Suncorp claims - customer contact [myclaimsun@suncorp.com.au]  
**Sent:** Tuesday, 6 September 2011 9:21 AM  
**To:** 'Cresta Richardson'  
**Subject:** [REDACTED] Flood Claim

Good Afternoon Cresta,

Thank-you for your email.

If there is any issue with repairs after the handover date please contact me and I will have this followed up for you.

Kind Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

---

GPO Box 2988 Brisbane QLD 4001



---

**From:** Cresta Richardson [REDACTED]  
**Sent:** Monday, 5 September 2011 8:46 PM  
**To:** Suncorp claims - customer contact  
**Subject:** RE: [REDACTED]-Flood Claim

Dear [REDACTED]

You are a legend. Thanks for processing that quote so quickly.

I think I must have been a bit blurry with what I wrote yesterday. By "getting them back" I was talking about fittings that we have chosen to replace that IRS told the plumber they had misplaced. Miraculously, they have all been found again so I suppose it doesn't matter.

I would be happy if I never saw anyone from IRS again post handover day- 7 days away!!

Should there be any repair work required after they go, do we contact Suncorp for any warranty repairs?

Kind regards

Cresta

---

**From:** Suncorp claims - customer contact [mailto:myclaimsun@suncorp.com.au]  
**Sent:** Monday, 5 September 2011 3:35 PM  
**To:** 'Cresta'  
**Subject:** H005420190-Flood Claim

Good Afternoon Cresta,

Thank-you for your email.

I have processed a payment of \$2101 for the removalist quote provided this afternoon.

Regarding having IRS back to your property can you please elaborate on this. Would IRS be back at the property regarding flood damage repairs?

Also is there anything else that has been misplaced by IRS? Have IRS replaced your fittings with new ones?

Kind Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: (07) 3362 1637 | Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

GPO Box 2988 Brisbane QLD 4001



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**From:** Cresta Richardson [REDACTED]  
**Sent:** Sunday, 4 September 2011 8:13 PM  
**To:** [REDACTED]  
**Subject:** Hello hello-[REDACTED]

Morning [REDACTED]

Apparently, IRS should be finished this Friday, with handback being on the 12th. I certainly bloody hope so as it has been a long road. I have included a quote for removal and am wanting to ask if Suncorp approves this as a part of our policy in return to the house?

Additionally, it seems as though IRS have misplaced our original fittings. We would like the option to have some of them back for future jobs. Could you please advise if this is possible and what action we need to take if they have misplaced our stuff?

Some of their work is pretty shabby with not a professional finish, but if we can finish this off as simply as possible, I will be a very happy woman.

Look forward to hearing from you. Hope all is well with you down there in BrisVegas.

Kind regards  
Cresta Richardson

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This e-mail is sent by Suncorp Group Limited ABN 66 145 290 124 or one of its related entities "Suncorp". Suncorp may be contacted at Level 18, 36 Wickham Terrace, Brisbane or on 13 11 55 or at [suncorp.com.au](http://suncorp.com.au). The content of this e-mail is the view of the sender or stated author and does not necessarily reflect the view of Suncorp. The content, including attachments, is a confidential communication between Suncorp and the intended recipient. If you are not the intended recipient, any use, interference with, disclosure or copying of this e-mail, including attachments, is unauthorised and expressly prohibited. If you have received this e-mail in error please contact the sender immediately and delete the e-mail and any attachments from your system.



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**From:** [REDACTED]  
**Sent:** Thursday, 15 September 2011 9:43 AM  
**To:** Suncorp claims - customer contact  
**Subject:** FW H005420190-CLO

---

**From:** [REDACTED] Jenna  
**Sent:** Thursday, 15 September 2011 7:59 AM  
**To:** [REDACTED] Ashley  
**Subject:** FW: [REDACTED]

FYI

Thanks,

[REDACTED]  
[REDACTED]  
Technical Officer | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph [REDACTED] | Fax: 1300 046 914 |

GPO Box 2988 Brisbane QLD 4001



---

**From:** [REDACTED]  
**Sent:** Wednesday, 14 September 2011 4:55 PM  
**To:** [REDACTED] Jenna  
**Cc:** [REDACTED] Bruce; [REDACTED] Sharon  
**Subject:** RE: H005420190-CLO

H [REDACTED]  
We would be more inclined to have a higher manager from CL resolve this one, particularly as the complaint does seem around inaction from repair and insured thinks the assessor from CL is disinterested.  
I could have Steve Fordham from CL look into this .  
I am first looking at having repco advise if they are handling any Emerald builders. If so we may be able to resolve from repco.

I will have an answer tomorrow morning for you.

Cheers



[REDACTED]  
Assessing Leader | Home Assessing QLD/NT  
[REDACTED] | Fax: (07) 3031 2061

Level 33, 266 George Street | Brisbane QLD 4000 | IPC GI 187

---

**From:** [REDACTED]  
**Sent:** Wednesday, 14 September 2011 12:23 PM  
**To:** [REDACTED]  
**Subject:** FW: [REDACTED]

Hi Ladies and [REDACTED]

I was wondering what the process is if we have an Emerald customer requesting a Suncorp Rep (CLO). Will our guys attend Emerald??

If so, this is a flood claim shall I just place it on the Flood CLO register? And what would be the timeframe for attendance?

Thanks,  
Jenna

[REDACTED]  
Technical Officer | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] Fax: 1300 046 914 |

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GPO Box 2988 Brisbane QLD 4001



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**From:** [REDACTED]  
**Sent:** Wednesday, 14 September 2011 12:20 PM  
**To:** [REDACTED]  
**Subject:** [REDACTED]

Hi [REDACTED]

As discussed previously can we please find out if we can still send CLO's to Emerald.

The insured is having concerns with repairs and is not happy with the service provided from IRS or Des from Cunningham Lindsay.

The insured advised is unhappy as repairs were meant to be completed 25.07.2011 but are yet to be completed. Insured advised has major concerns with the repairs completed so far by IRS however has given up on talking to Des as he believes that IRS have completed a great job.

Insured does not want me to discuss concerns with Des from Cunningham Lindsay.

Thanks,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

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GPO Box 2988 Brisbane QLD 4001



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**From:** [REDACTED]  
**Sent:** Thursday, 15 September 2011 1:11 PM  
**To:** Copy to ClaimCenter  
**Subject:** FW [REDACTED]

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**From:** [REDACTED]  
**Sent:** Thursday, 15 September 2011 10:18 AM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** FW [REDACTED]

[REDACTED],

Can you please speak to [REDACTED] re the customers concerns and we will try to get this sorted with Repco and CL.

Thanks,

[REDACTED]  
Technical Officer | PI Home CS Events Ops A Team 1| PI Claims | Suncorp  
Ph: (07) 3362 1620 | Fax: 1300 046 914 |

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GPO Box 2988 Brisbane QLD 4001



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**From:** [REDACTED]  
**Sent:** Thursday, 15 September 2011 10:14 AM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** [REDACTED]

H [REDACTED]

We would prefer not to send an assessor for one CLO job.  
Are you able to have the client manager send a full list of exact concerns from insured.  
What repairs are they unhappy with?  
What rooms and trades ?  
We will attempt to have Repco and CL deal with this first and send assr as last resort.

[REDACTED]

Can you please organise someone from Repco to contact IRS and confirm what repairs are outstanding.  
When will repairs be completed?  
Has customer raised issues so far?

Thanks

Assessing Leader | Home Assessing QLD/NT  
Ph [REDACTED] | Mob [REDACTED] | Fax: (07) 3031 2061

Level 33, 266 George Street | Brisbane QLD 4000 | IPC GI 187

---

**From:** [REDACTED]  
**Sent:** Thursday, 15 September 2011 7:58 AM  
**To:** [REDACTED]  
**Subject:** RE: [REDACTED]

Thanks [REDACTED]

Thanks,  
[REDACTED]

[REDACTED]  
Technical Officer | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph [REDACTED] | Fax: 1300 046 914 |

GPO Box 2988 Brisbane QLD 4001



---

**From:** [REDACTED]  
**Sent:** Wednesday, 14 September 2011 4:55 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** F [REDACTED]

Hi [REDACTED]

We would be more inclined to have a higher manager from CL resolve this one, particularly as the complaint does seem around inaction from repair and insured thinks the assessor from CL is disinterested.

I could have [REDACTED] from CL look into this .

I am first looking at having repco advise if they are handling any Emerald builders. If so we may be able to resolve from repco.

I will have an answer tomorrow morning for you.

Cheers

Assessing Leader | Home Assessing QLD/NT  
[REDACTED] Fax: (07) 3031 2061

Level 33, 266 George Street | Brisbane QLD 4000 | IPC GI 187

---

**From:** [REDACTED]  
**Sent:** Wednesday, 14 September 2011 12:23 PM  
**To:** [REDACTED]  
**Subject:** [REDACTED]

Hi Ladies [REDACTED]

I was wondering what the process is if we have an Emerald customer requesting a Suncorp Rep (CLO). Will our guys attend Emerald??

If so, this is a flood claim shall I just place it on the Flood CLO register? And what would be the timeframe for attendance?

Thanks,

[REDACTED]  
[REDACTED]  
Technical Officer | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] | Fax: 1300 046 914 |

GPO Box 2988 Brisbane QLD 4001



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**From:** [REDACTED]  
**Sent:** Wednesday, 14 September 2011 12:20 PM  
**To:** [REDACTED]  
**Subject:** [REDACTED]

Hi [REDACTED]

As discussed previously can we please find out if we can still send CLO's to Emerald.

The insured is having concerns with repairs and is not happy with the service provided from IRS or [REDACTED] from Cunningham Lindsay.

The insured advised is unhappy as repairs were meant to be completed 25.07.2011 but are yet to be completed. Insured advised has major concerns with the repairs completed so far by IRS however has given up on talking to [REDACTED] as he believes that IRS have completed a great job.

Insured does not want me to discuss concerns with [REDACTED] from Cunningham Lindsay.

Thanks,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] | Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

GPO Box 2988 Brisbane QLD 4001



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**From:** Suncorp claims - customer contact [myclaimsun@suncorp.com.au]  
**Sent:** Thursday, 15 September 2011 1:17 PM  
**To:** 'Cresta Richardson'  
**Subject:** [REDACTED]-Flood Claim Concerns with repairs and Des  
**Attachments:** image001.jpg; image002.png

Good Afternoon Cresta,

I have left a message on your mobile number this afternoon. I have received a response from my supervisor regarding having an assessor attend the property.

At this stage we are not going to be sending an assessor to the property. However we are to be involving our repairer co-ordinator department and due to the amount of concerns with repairs if it cannot be sorted by IRS themselves we will be asking another person from Cunningham Lindsay to attend the property and review themselves and not having Des review them.

For this to be organised can you please write a list of all the concerns you have with repairs. Please write all concerns even if they are small. We would also require a list of the issues you have with [REDACTED] himself.

Any concerns please don't hesitate to contact me.

Kind Regards,

[REDACTED]  
Client Manager | PI Home CS Events Ops A Team 1 | PI Claims | Suncorp  
Ph: [REDACTED] | Fax: 1300 046 914 | Email: [myclaim@suncorp.com.au](mailto:myclaim@suncorp.com.au)

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GPO Box 2988 Brisbane QLD 4001



# ANNEXURE 2

## 2010 - 2011 Renewal Letter



Mr J K Mann & Ms C L Richardson  
[REDACTED]  
EMERALD QLD 4720

Suncorp Metway Insurance Limited  
ABN 83 075 695 966  
GPO Box 1453  
BRISBANE QLD 4001  
Telephone 13 11 55

Dear Mr Mann & Ms Richardson

Thank you for insuring with Suncorp. Your insurance is due for renewal on 16 June 2010. Your current policy expires at 4pm on 16 June 2010.

### What do you need to do?

Enclosed is your Certificate of Insurance, which shows important policy details for the new period of insurance.

1. Please review these details and the Duty of Disclosure information on the last page of your Certificate of Insurance carefully.
2. If any of the details shown are incorrect or if there is other information you are required to tell us, please call us on 13 11 55.
3. If your details remain unchanged, please choose a payment method and make your payment by the due date. You must pay in full by the due date to get this cover.
4. On full payment, this document becomes your Certificate of Insurance. Please keep your Certificate of Insurance, your Product Disclosure Statement (PDS) and any Supplementary PDS we may have given you, together in a safe place.

### We have made some changes to the discounts we offer.

To simplify our discounts we have made it easier to qualify for our Multiple Policy Discount but we have removed our Combined Home and Contents discount. These changes apply to this policy from your renewal date.

With our new Multiple Policy Discount if you have three or more eligible covers with Suncorp, you could qualify for a 15% discount off your next premium. Eligible covers include home, contents, motor vehicle, boat and CTP\*.

If you qualify for our 15% multiple policy discount, it will be mentioned on your insurance account.

For more information (including the Terms & Conditions that apply) visit [www.suncorp.com.au/valuecomboconditions](http://www.suncorp.com.au/valuecomboconditions) or call us on 13 11 55.

\*Please note that CTP counts as an eligible cover but the premium cannot be discounted due to Queensland Government regulation.

We look forward to hearing from you.

[REDACTED]  
[REDACTED]  
Executive Manager  
Suncorp Insurance

General Insurance Products are issued by Suncorp Metway Insurance Limited ABN 83 075 695 966. Please read the relevant Product Disclosure Statement before you make any decision regarding these products. Contact us for a copy.

# Frequently Asked Questions

## 1. How can I contact Suncorp?

You can talk to one of our experienced consultants 24 hours a day, 7 days a week by phoning 13 11 55, visit one of our many branches, or visit our website [www.suncorp.com.au](http://www.suncorp.com.au).

## 2. What will happen if I don't pay on time?

If you do not pay on time you will not be covered by this insurance. This means you will have no insurance cover after the expiry time and date shown on your covering letter.

## 3. How do I make a Claim?

If you need to make a claim, you can talk to one of our experienced consultants 24 hours a day, 7 days a week by phoning 13 25 24. We guarantee the quality of the materials and workmanship used in all motor vehicle repairs we authorise for the life of the vehicle, even if you no longer own it. For home insurance, we guarantee the quality of materials and workmanship of repairs that we authorise and arrange for the lifetime of your home.

For quick repairs or replacement to motor vehicle glass you can call Windscreens O'Brien Glass direct on 1800 804 077. However, you are free to select a supplier of your choice for any glass repairs or replacement.

## 4. Can I change my excess?

Excess is the amount you might have to pay if you claim. The amount and types of excess are shown on your Certificate of Insurance. Depending on the circumstances you may have to pay more than one type of excess when you claim.

You can choose to have higher basic/flexible excess. Generally the higher this excess is the lower the premium you will pay (in some instances, however, you may not be able to reduce your excess).

## 5. Need to change any policy details?

If you need to change any policy details, please call us on 13 11 55 any time and we'll be there for you.

## 6. Who can Suncorp speak to about my policy?

We will generally only discuss details of your insurance with people named on the Certificate of Insurance. If you would like us to tell someone else about your policy, you need to give us your permission.

## 7. Does Suncorp have a Privacy Policy?

Yes. Your personal information is collected, used and disclosed by Suncorp according to our Privacy Policy. You can get a copy of this by phoning 13 11 55, or by visiting our website [www.suncorp.com.au](http://www.suncorp.com.au).

## 8. How are premiums calculated?

There are a range of factors that are taken into account when calculating the amount you pay for insurance. Some of the factors that are relevant include the cost of claims we have paid and/or expect to pay and our expenses of doing business.

When we analyse our costs, we take into account factors such as the price of motor vehicle parts and household items, labour rates, the value of the Australian dollar and inflation. Although these factors are outside our control, they affect our cost of settling claims. By analysing these factors on an ongoing basis, our cover is designed to give you the best protection possible for the amount you pay. It is always our aim to offer insurance at the most competitive price possible.



# 2010 - 2011 Renewal - Insurance Account

Mr J K Mann & Ms C L Richardson  
EMERALD QLD 4720

Annual amount payable	\$1147.58
Due Date	4pm on 16 June 2010

Your policy number: [REDACTED]

Insured name: MANN, JEFFREY KARL &  
RICHARDSON, CRESTA LEE

Insurance type	Description	Amount
Classic Home and Contents	[REDACTED] KIDD ST EMERALD 4720	\$970.47
	Plus GST:	\$97.05
	Plus Stamp Duty:	\$80.06
	<b>TOTAL Annual Amount Payable:</b>	<b>\$1147.58</b>

This includes your "Multiple Policy" discount.



## Pay By The Month

Suncorp offers monthly insurance payments that can be made easily and automatically by direct debit or credit card. A 15% fee applies. Full details appear over the page under "How to Pay". For this policy, the monthly amount payable is \$109.97

You have a Duty of Disclosure to us when renewing this policy. This is fully explained on the last page of the Certificate of Insurance and it is important that you read this.

## SAVE 15% ON OUR INSURANCE



Save 15% on each when you combine 3 or more insurance covers with us. It's the simplest way to save on our insurance, and as a current Suncorp customer it's even easier.

Eligible covers include home, contents, car, boat and CTP. Please note that CTP counts towards your Value Combo, but can't be discounted due to QLD Govt. regulations.

**Call 13 11 55 to find out more about the Must-Have Value Combo.**

Discount applied to existing policies on renewal, provided you qualify. A common name and mailing address is required. Terms & Conditions apply and are available [www.suncorp.com.au/valuecomboconditions](http://www.suncorp.com.au/valuecomboconditions)

R38471518951

# More Choice

## Home and Contents Insurance

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With Home and Contents Insurance we offer cover for a range of Insured Events and Additional Features. You can add to this cover by selecting from our Optional Covers, including:

- Cover for Accidental Damage to your home or contents
- Cover for Motor Burnout
- Cover for Injury to Pet Dogs and Cats

## Motor Vehicle Insurance

---

We offer a choice of:

### Comprehensive Cover

Our top level cover. This provides all the benefits of our Third Party Property Damage Cover and Extra Cover, plus it gives you cover for accidental loss or damage to your vehicle.

### Third Party Property Damage Cover

Gives you basic cover. It covers your legal obligation for damage to other people's property as a result of your vehicle being in an accident.

### Extra Cover (Qld only)

Third Party Property Damage Cover plus cover for your vehicle for fire and theft.

## Boat Insurance

---

We offer two levels of cover:

### Comprehensive Cover

Provides all the features of Third Party Cover plus you are covered for accidental loss or damage to your boat.

For comprehensive policies, you can ask us to add an optional cover to your policy for an extra premium including water skier's liability cover for a power boat, or cover for sailing boats when racing.

### Third Party Cover

Covers your legal obligation for accidents involving other people and/or their property.

Refer to your Product Disclosure Statement (PDS) and/or any Supplementary PDS (SPDS) we may have given you for details.

## How to Pay

Your Policy Number: [REDACTED]

Reference Number: [REDACTED]

Amount Payable: \$1147.58



### Pay by Phone

Call 1300 658 212 anytime to arrange payment for the cost of a local call (mobiles excluded). Please have this account and your credit card details with you when you call. Accepted cards: VISA, MasterCard and American Express.



### BPay

If your financial institution participates in BPay, you can make your annual payment directly through them. Please talk to them about using this service. **Bill Code: 5678 Payment Reference no: 0403 9392 922**  
Suncorp phone banking customers can phone 13 11 25.



### Pay via the Internet

To arrange payment any time over the Internet via your credit card (VISA, MasterCard and American Express), simply log on to [www.suncorp.com.au](http://www.suncorp.com.au).



### Paying Monthly

If you would like to pay monthly please phone 13 11 55 anytime or visit your local branch to provide your account or credit card details.



### Branch Payment

Pay in person at any Suncorp Branch, by cash, credit card or cheque.



### Mailing your Payment

Post in the "How to Pay" section with your cheque made payable to Suncorp Metway Insurance Limited, GPO Box 2610, Brisbane 4001.

## Understanding your premium - and ways that may help you reduce it.

Your policy number



Thank you for choosing Suncorp home insurance. We've included some important information to help you understand how your premium is calculated, along with some suggested ways that may help you reduce it.

### How your Suncorp home insurance premium is calculated

Your premium is calculated by taking into account a range of factors, including:

- The postcode, suburb or location of your home and contents
- What your home is constructed from and the age of your home
- How your home is secured against burglary
- The excess level you have selected
- The cover and options you have chosen
- The discounts you may be eligible for.

These factors are regularly reviewed to enable us to offer you an accurate and competitive premium.

68% of households surveyed are underinsured (Source: GIO & Suncorp Home and Contents Insurance calculators between Apr 2005 and Mar 2006). So to help minimise this risk, your home and contents sum insured is automatically increased at each renewal. The sums insured are not adjusted for listed contents at the home, mortgagee interest, landlord's fixtures and fittings and portable cover. This adjustment is made in accordance with the 'Automatic sum insured adjustment' feature described in your Product Disclosure Statement.

We take into account any rising costs in household items and any increase in building costs. For adjustments to the home sum insured we use home building cost guides as a reference.

At least once a year we recommend you review the sum insured on your policy to ensure it is adequate.

### External factors that affect your premium

Your premium may also be affected by factors outside our control, such as:

- Government-related taxes or charges such as stamp duty and GST
- Inflation, Australian dollar and oil price movements – which can affect our cost of repairs and replacements.

### Here's how you may be able to reduce your premium

- **We reward customers who hold three or more eligible personal insurance policies with us, such as Motor Vehicle, Home and Contents, Boat or QLD CTP insurance\*. So to find out how you could be eligible for a multi policy discount or if you have insurance policies elsewhere, call us for a quote.**
- **Opt for a higher excess and you could reduce your premium.**
- **If you're over 55 years old, you will automatically receive a 10% discount off your home and contents premium. And you can save a further 5% on your premium if you have a Queensland Seniors Card – simply let us know your Seniors Card number (Seniors card discount is only available in Queensland).**
- **Increase your security.** Telling us if you have extra security, such as an alarm system, deadlocks on doors and key-window locks, may lower your premium.

We are always happy to help with any questions you have about getting the best value from your insurance. So to find out more, just call us on 1800 883 006, drop into your local branch or log onto [www.suncorp.com.au](http://www.suncorp.com.au).

Home and Contents Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966. Approved applicants only. Eligibility criteria and conditions and exclusions apply. Please read the Product Disclosure Statement before making any decision regarding this product. Contact us on 13 11 55 for a copy. \* A Suncorp CTP Insurance policy can be included as one of the multiple covers but the discount does not apply to the CTP premium.



# 2010 - 2011 Renewal Certificate of Insurance

Enquiries 13 11 55  
Claims 13 25 24  
suncorp.com.au/insurance

You have a Duty of Disclosure in renewing this insurance. Important information about your Duty of Disclosure and a number of questions in relation to it are outlined on the last page of this Certificate of Insurance. Please read this information carefully as failure to meet your Duty of Disclosure obligations could impact on your insurance.

## Insurance Details

Your policy number: [REDACTED]  
The insured: MANN, JEFFREY KARL & RICHARDSON, CRESTA LEE  
Daytime phone: [REDACTED]



## Cover details

Period of insurance: From 4pm 16 June 2010 until 4pm 16 June 2011  
Type of cover: Classic Home and Contents cover  
Legal liability cover: \$20 million

## Optional cover details

**Home options:**  
Accidental damage at the home option: Selected  
Motor burnout option: Selected  
Safety net home protection option: Not selected

**Contents options:**  
Accidental damage at the home option: Selected  
Motor burnout option: Selected  
Bundled portable cover option: Selected  
Listed portable cover option: Selected  
Injury to pet dogs and cats option: Not selected

## Insured address details

[REDACTED] KIDD ST EMERALD 4720  
Is owned and occupied by you



R3647/S18853

# 2010 - 2011 Renewal Certificate of Insurance

## Home and Contents sum insured details

Home sum insured: \$628,700

### Contents

General contents: \$178,100

Portable cover listed items: \$2,500

Bundled portable cover: \$4,000

**Total contents sum insured:** \$184,600

### Details of contents cover

Item	Where is it covered?		Sum insured
	At the home	Away from the home #	
<b>Portable cover listed items:</b>			
PANASONIC DIGITAL VIDEO CAMERA	Covered	Covered	\$2,500
<b>Bundled portable cover:</b> (limit of \$1,000 per item or set)	Covered	Covered	\$4,000

# cover away from home anywhere in Australia and New Zealand

## Excess details

Home excess: \$200

Contents excess: \$200

Portable cover excess: \$50

Earthquake and tsunami excess: \$300

## Finance details

NATIONAL AUSTRALIA BANK LIMITED (1st mortgagee)

## Home construction details

Description of your home: Freestanding Home on a Concrete Slab

Year of construction: 2004

Construction type: The walls are constructed primarily of concrete

Roof type: The roof is constructed primarily of iron/steel

## Home security details

Key-operated locks or patio bolts fitted to all external sliding doors and french doors

## 2010 - 2011 Renewal Certificate of Insurance

### Insurance history details

You have told us that:

- The building is not currently under construction, reconstruction, renovation or being relocated
- The building is in good condition and well maintained
- The building will not be unoccupied for more than 60 consecutive days

(If any of the above information is incorrect please contact us)

**The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary PDS (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.**



R3847/S18854

# 2010 - 2011 Renewal Certificate of Insurance

## Important Information

### Your Duty of Disclosure

You have a Duty of Disclosure under the Insurance Contracts Act 1984 that requires you to tell us certain things.

#### What must you tell us?

You have a Duty of Disclosure to tell us everything you know or should know is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about either when you apply for a policy, or when you renew or alter your policy, and any other matters that you know or could reasonably be expected to know might affect whether we insure you, and on what terms.

The information you tell us can affect:

- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

#### What you do not need to tell us?

You do not need to tell us of anything which:

- reduces the chances of you making a claim
- is of common knowledge
- we should know about because of the business we are in or
- we tell you we do not want to know.

#### Who does the Duty of Disclosure apply to?

Everyone who is insured under each policy must comply with the duty. It is important that you understand that if you provide information about another insured, you do this on their behalf.

#### What happens if you do not tell us something?

If you are unsure it is better to tell us. If you do not tell us something that you know or should know is relevant, we may:

- cancel your policy
- reduce a claim
- refuse to pay a claim or
- if fraud is involved, treat the policy as if it had never existed.

If you do not understand your Duty of Disclosure, please contact us on 13 11 55

### QUESTIONS YOU MUST ANSWER

#### For all policies

1. Is any of the information on this Certificate of Insurance incorrect or incomplete?
2. In the past 12 months:
  - has any of the information on this Certificate of Insurance changed?
  - have you or anyone to be insured under this policy, committed any criminal acts in relation to fraud, theft or burglary, drugs, arson, or criminal, malicious or wilful damage?
  - have you or anyone to be insured, had any insurance policy or proposal declined, cancelled, voided, renewal refused or special conditions imposed or had a claim declined?

#### For motor vehicle and boat insurance policies In the past 12 months:

- have any drivers to be insured under this policy had their driving licence suspended, cancelled or restricted for any reason?
- have any drivers to be insured under this policy driven without the appropriate licence or whilst their licence was suspended, cancelled or restricted?

#### What to do next?

If you answered 'Yes' to ANY of the above questions, you must give us full details before renewing this policy by writing to us or calling us on 13 11 55.

If you have answered 'No' to all of the above questions, and you pay your premium annually, please choose a payment method and make your payment by the due date.

If you have answered 'No' to all of the above questions, but pay your premium by the month, you don't need to do anything. We will automatically renew your policy by processing the Monthly amount from your nominated account.

#### Insurance Fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the resources of our community. This means it affects everyone. We're encouraging the community to help prevent insurance fraud. You can help - report any suspected insurance fraud to our hotline on 1300 881 725.

ANNEXURE 3.

Insured: MANN, JEFFREY KARL & RICHARDSON, CRESTA

LEE

Policy No. [REDACTED]

Claim No. [REDACTED]

Description / Details of Loss:
CLAIM ACCEPTED AS FLOOD TO THE CITY
OF EMERALD
FLOOD WATER TO 800mm HIGH THROUGH
ENTIRE HOME.
INSURED HAS TEMPORARY/ ACCOMODATION
SELF ARRANGED - ACCOMODATION TO BE
ARRANGED BY SUNCORP.
HOME IS UNLIVEABLE CATEGORY A
ALL CONTENTS TO 1000mm DESTROYED
CONTENTS LOSS WITHIN SUM INSURED \$178100
SINGLE STOREY 4 X BEDROOM 6.5 YRS OLD
APPROX 300 sqm HERBEL BLOCK + RENDERED
EXTERNALLY.
DRIVEWAYS/PATHS/FENCES NOT AFFECTED
CERAMIC FLOOR TILES ON CONCRETE SLAB
TO ALL AREAS EXCEPT BEDROOMS + FAMILY
REFER TO ATTACHED PLANS OF HOME.
+ PHOTOS
CONTENTS ESTIMATE \$100,000
BUILDING ESTIMATE \$170,000

**Policy Coverage**

Coverages	Sum Insured
Contents	\$178100
Contents Away From Home	\$4000
Building	\$628700
<b>Optional Coverages</b>	
Accidental Damage (Contents)	\$0
Riverine Flood (Contents)	\$0
Motor Burnout option (Contents)	\$0
Sum Insured (Contents)	\$178100
Sum insured (Contents Away From Home)	\$4000
Accidental Damage (Building)	\$0
Fence Cover (Building)	\$0
Motor Burnout option (Building)	\$0
Sum Insured (Building)	\$628700
Riverine Flood (Building)	\$0





QUEENSLAND FLOODS  
DECEMBER 2010

Contents List

Page: of

Please Fax to: 1300 722 682

Claim Number:

Clients Name:

Date:

Assessor:

Item No.	Quantity	Item Description (including brand & make)	Model Number	Age	\$ Value
1	2	Bed side tables 3 drawer, chipboard, 400 high swollen and need to throw away (Example Only)	N/A	4yrs	300
2		FISHER PAYKEL ASOL. RUF271268.	1300		
3		TECHNICA DISHWASHER 04100 701 03	1000		
4		LG WASHING MACHINE WFT857/081T021	1200		
5		FISHER PAYKEL FRIDGE FREEZE TAN375BLWHWH	1200		
6		D 700 520.			
7		FISHER PAYKEL FREEZER N388	1300		
8		RHF151874			
9		T.V. TOSHIBA DIGITAL HYPER 32SW8NA	2000		
10		VACUUM CLEANER 94990359.			
11		VACUUM ELECTROLUX Z8230	800		
12		702200097.			
13		COMPUTER DELL	2500		
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

+61 7 31352778 >> 005

SUNCORP

2011-01-19 09:57

P 6/15

BED 4 ROBE 3200 x 1575 x 2600

STRIP COMPLETE TO ROO  
STRIP COMPLETE SHELVES  
REPLACE TO MATCH EXIST

BED 4 ENSUITE 3750 x 2500 x 2600

STRIP TO CEIL HEIGHT 2600  
REINSTALL VANITY BOWL 6 x 2  
+ GLASS SHOWER SCREEN.  
+ TAPWARE + TOWEL RAILS  
+ MIRROR  
FLOOR TILES INCLUDED.

#61 7 31352778 >> 005

EXTERNAL

R/R 1 x BRASS  
3 x STANDARD

RECOMMISSION TERMITE BARRIER.  
EXTERNAL CORNERS TO GRANITE  
PAINT FINISH REPAIR 50sqm.  
PAINT EXTERNAL OF HOME.

GENERAL

PAINT INTERNAL OF HOME COMPLETE  
TEST CHECK + REPAIR AS REQUIRED  
ALL ELECTRICAL + PLUMBING + SOLAR  
ALL MATERIALS TO MATCH EXISTING  
IN TYPE + SIZE + COLOUR.

SUNICORP

CARPET 100% WOOD  
GOLD UNDERLAY.

2011-01-19 09:58

SUNCORP Cum [REDACTED] - MANN.

## BUILDING SCOPE OF WORKS.

WATER ENTRY TO 1000mm(H)

### ① GARAGE 6650 x 7100 x 2600

R/R WALL LININGS TO 2600(H)

R/R TIMBER SKIRTING.

R/R ROBES + SHELVES COMPLETE

R/R CAVITY SLIDER DOOR + FRAME

R/R 1 x 5000 x 2400 PANELIFT GARAGE DOOR

### ② ENTRY 4550 x 2120

R/R ENTRY DOOR UNIT COMPLETE

R/R WALL LININGS TO 1200mm(H)

R/R SKIRTING.

\* FLOOR TILES TO REMAIN.

### ③ OFFICE 3620 x 3115 x 2600

STRIP TO 1200 COMPLETE. WALLS +  
SKIRTING + WINDOW +

\* FLOOR TILES TO REMAIN.

### ④ KITCHEN 3570 x 4640

R/R TIMBER LAMINATE FLOOR + WALL  
CABINETS + TILE SPLASHBACK.

R/R WALL LININGS TO 1200mm(H)

WALL CABINETS 7Lm

FLOOR CABINETS 7Lm.

\* REINSTALL EXISTING SINK + HOTPLATE  
+ OVEN.

### ⑤ LOUNGE 4180 x 4820 + 2700 + CARPET.

STRIP COMPLETE TO 1200mm(H)

### ⑥ DINING 5500 x 2980 x 2600

STRIP COMPLETE TO 1200mm(H)

JMT

FAMILY ROOM 7100 x 5000 x 3500(H) - CARPET.

STRIP TO 1200 COMPLETE

REPLACE TO MATCH EXISTING.

HALL 8000 x 900 x 2600

STRIP TO 1200 COMPLETE

REPLACE TO MATCH EXISTING.

INCLUDING ROBES + DOORS

BED 3. 4100 x 2000 x 2600 - CARPET.

STRIP TO 1200 COMPLETE

INCLUDING ROBES COMPLETE.

REPLACE TO MATCH EXISTING.

BED 2 3300 x 3050 x 2600 - CARPET.

STRIP TO 1200 COMPLETE

INCLUDING ROBES COMPLETE

REPLACE TO MATCH EXISTING.

BED 1 4600 x 4300 x 2600

STRIP COMPLETE TO 1200mm(H)

BED 1 ROBE 3200 x 1575 x 2600

STRIP COMPLETE TO 1200mm

STRIP SHELVES COMPLETE

REPLACE TO MATCH EXISTING

BED 1 ENSUITE 3700 x 2500 x 2600

STRIP COMPLETE TO 2600(H)

REINSTALL 2x VANITY BOWLS

+ GLASS SHOWER SCREEN + TAPEWARE

TOWEL RAILS + MIRROR.

FLOOR TILES INCLUDED + WATERPROOF

+ R/R SPA

LAUNDRY 3000 x 2100 x 2600

R/R COMPLETE TO 2600(H)

R/R FLOOR CABINETS 1.62m.

REUSE BOWL + TAPEWARE

SUNCORP CLAIM

N.C 2030 x 975 x 600

R/R WALL + SKIRT TILE TO

1200mm(H)

REPLACE TO MATCH

REUSE PAN + CISTERN.

BATHROOM 3000 x 3000 x 2600

STRIP COMPLETE TO 1200mm(H)

REINSTALL BATH + SHOWER SCREEN

+ TAPWARE + MIRROR + HAND TOWELS

FLOOR TILES INCLUDED.

EXTERNAL

R/R 1x 3PHASE AIR CONDITIONER

R/R 3x STANDARD AIR CONDITIONER

RECOMMISSION TERMITE BARRIER

REPAIR AS REQUIRED EXTERNAL

CORNERS TO HEBEL RENDER

APPROX 50sqm

CLEAN + PAINT ENTIRE EXTERNAL

R/R H.W. TANK.

GENERAL

ALL MATERIALS TO MATCH EXISTING

ALL INTERNAL DOORS + JOINERY,

TO BE REPLACED EXCLUDING

ALUMINIUM JOINERY.

TEST CHECK ALL ELECTRICAL.

+ PLUMBING + SOLAR.

CLEAN AND DISPOSE ALL DEBRIS

ON COMPLETION.

SHED

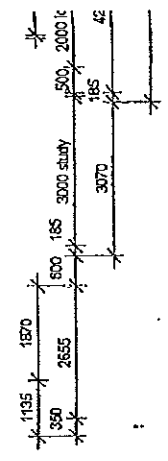
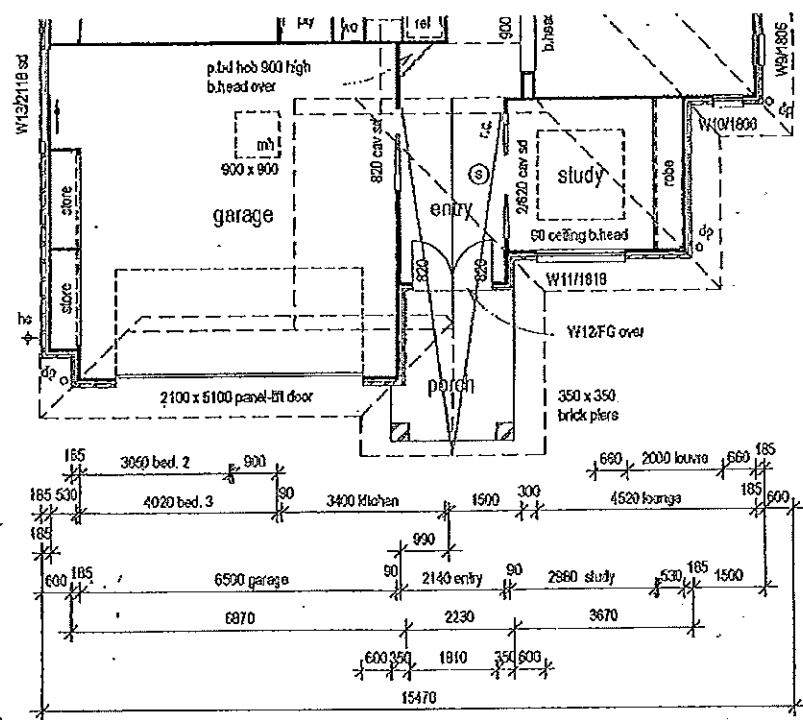
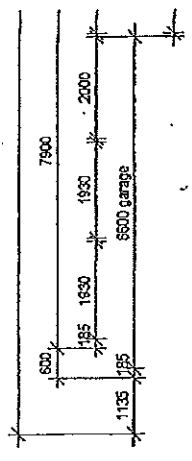
R/R YELLOW TONGUE SHEET FLOORING

TO SHELF BASES 5x 3600x900

CARPET.

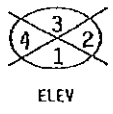
REMOVE AND REPLACE TO MATCH  
100% WOOL + GOLD UNDERLAY  
+ SMOOTHEDGE TO :

BED 1	20 sqm
BED 2	11 sqm
BED 3	13 sqm
FAMILY	20 sqm



**AREA**

Dwelling	255.80
Outdoor	27.90
Porch	7.02
<b>Total area</b>	<b>300.72 sq.m</b>



**FLOOR PLAN**

- All External walls 185 mm wide
- All Internal walls 70 mm wide (unless shown otherwise)
- Ⓢ - Smoke detectors to AS3785, AS1670  
Risk all smoke alarms

<p><b>PROPOSED DWELLING FOR:</b>                  MS C. RICHARDSON AND MR. J. MANN                  LOT [ ] KIDD STREET                  EMERALD</p>	<p><b>Designer:</b>                  Murray Downman                  14 Ivy Court                  Duderim QLD 4556                  QBSSA Lic No. 455634                  Tel/Fax (07) 5479 3267</p>	Date	Amendments	Scale 1:100	Job No. 585
		Drawn MD	Date 03.07.03.	Sheet No 2/7	



Insured: MANN, JEFFREY KARL & RICHARDSON, CRESTA  
LEE



Listed / Specified Items

PANASONIC DIGITAL VIDEO CAMERA

Type  
Specified

Sum Insured  
\$2500





Insured: MANN, JEFFREY KARL & RICHARDSON, CRESTA

LEE

Policy Number

Claim No

**Background & Policy Details**

**Building Details**

Building Type : Home on Concrete Slab  
 Wall Type : Concrete Blocks  
 Roof Type : Ironsteel  
 Year build : 2004  
 Under construction : Not under construction  
 Mortgagees : NATIONAL AUSTRALIA BANK LIMITED

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

GST Registered : Insured ITC%: 0%

**Minimum security**

- Windows

**Policy / Risk comments**

[SAP REFERENCE NO/ITEM NO ██████████] SECURITY - DEADLOCKS, DEADBOLTS, KEY LOCK SLIDING DOORS. MEETS MIN SEC UNDER N^EW GUIDELINES AS PER GISELLE O'CONNELL - HEIDI WILLIAMS

ADDED MOTOR BURNOUT AS ADVISED BY CRESTA. KIM BOWDEN  
 CRESTA CALLED TO UPDATE HOMSEC/DESCRIPTION. ADD FLOOD COVER. JONO BRYANT

**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>
H002499987	2009-03-09	ElectricalMotorBurnout	withdrawn	closed	\$ 0
H005420190	2010-12-30	NaturalHazard	Accept	open	\$ 0

Total claim payments (all till date): \$ 0

**Assessor Instructions**

Insured: MANN, JEFFREY KARL & RICHARDSON, CRESTA  
LEE  
Policy No: [REDACTED]  
Claim No: [REDACTED]

Awaiting Proof: ADDTA

ADDITIONAL CNTG LIST WRITTEN BY  
THE INSURED TO BE FAYED TO CASE  
MANAGER FOR SETTLEMENT.

Reject:

Cash Settlement:

Excess:

Quote / Report Requests:

Excess: 200

Replacement Authorities:

Further / Other information:

REPCO TO ARRANGE 2X QUOTES FOR REPAIR  
AS PER SCOPE BLD + CARPOT.

Claim Acceptance:	<u>Accepted</u>	Partially-Accepted	Not Accepted	Pending
GST Registered:		ITCE%: 0%	Reserve Estimate:	<u>\$170,000</u>
EFT Payment offered:	Yes / No / NA		Recovery:	Yes / No / NA

Bank Details For Electronic Funds Transfer

BSB No:		Account No:		Signed:	
Account Name:					



**BUILDER'S QUOTATION - EMERALD FLOOD EVENT**

CLAIM DETAILS	
INSURED:	Jeffrey Mann
ADDRESS:	Kidd Street Emerald 4720
CONTACT NO:	
INSURANCE CO:	Suncorp
CLAIM NO:	
DATE RECEIVED:	8/02/2011
STATUS:	REVISED Floor preparation

BUILDER'S DETAILS	
COMPANY NAME:	Insurance Repair Specialists
ADDRESS:	
CONTACT NAME:	
CONTACT NO:	
BUILDER'S REF:	E027
DATE OF ISSUE:	
DEPTH of WATER:	760mm

REF	TRADE ITEM	TRADE DESCRIPTION:	Qty	Unit	Rate	Amount	Trade Sub-Total	% Complete	Invoice Amount	ADDITIONAL COMMENTS (As Required)
<b>A. SPECIFIC SAFETY AND / OR PROTECTION ITEMS</b>										
A.1	Demolition	Strip wall sheeting 1200 high	227.5	m2	10.2	\$2,321		0%	\$0	
		Full height strip out 2400 high	93.8	m2	10.2	\$957				wet areas and garage
A.2	Demolition	Strip of Arches, skirting, cover beads	497.8	lm	4.4	\$2,190		0%	\$0	
A.3	Demolition	Strip out doors	35.0	Rem	61.25	\$2,144		0%	\$0	
A.4	Demolition	Remove & dispose of water damaged kitchen cupboards, vanity and laundry cupboards	13.9	lm	65.45	\$910		0%	\$0	
A.5	Demolition	Strip out BR	10.3	lm	128.5	\$1,324		0%	\$0	
A.6	Demolition	Strip out sanitary fixtures WC, baths, spa, shower bases	6.0	item	80	\$480		0%	\$0	save for reuse
A.7	Demolition	Strip out kitchen sink, laundry tub and sink	5.0	item	82	\$410		0%	\$0	save for reuse
A.8	Demolition	Strip out HWS	1.0	item	128	\$128		0%	\$0	
A.9	Demolition	Strip out A/C units	4.0	item	82	\$328				
A.10	Demolition	Strip out Appliances Stove/wall oven	1.0	item	66	\$66				
A.11	Demolition	Strip out floor and wall tiles	159.0	m2	20	\$3,180				
A.12	Demolition	Strip out external patio floor tiles	62.0	Rem	20	\$1,040				
		Remove cedar shutters and store on site for re-fit	4.0	Rem	80	\$320				
	Floor prep	Floor grinding and preparation	199.0	m2	22	\$4,378				
	Bin Hire & Tip Fees	3 x six mt skips	4.0	Rem	740	\$2,960				
<b>SUB-TOTAL</b>							<b>\$23,135</b>			
<b>B. VARIOUS</b>										
B.1	Electrical	Disconnect and make safe all fittings and hard wired appliances incl airconditioners.	44.0	Rem	35	\$1,540		0%	\$0	
		Supply and fit new GPO's, light switches and data points. Re-commission and certify.	39.0	item	56	\$2,164		0%	\$0	
		TV outlet	6.0	item	119	\$695				
		Reconnect all new electrical appliances	1.0	item	675	\$675		0%	\$0	
		Supply new oven and cook top		item		\$1,014				
		Test/inspect and advise of wiring		item		\$440				
B.2	Joinery	Supply and re-install new kitchen cupboards		lm		\$16,000		0%	\$0	
		Supply and fit new bathroom vanity	3.0	Rem	1698	\$5,094				
		Supply and fit 2 floor mounted laundry cupboards	2.1	lm	1115	\$2,345				
								0%	\$0	
B.3	Plumbing	Reconnect plumbing fixtures and fittings	28.0	hrs	80	\$2,240		0%	\$0	baths, taps, WC troughs ect
		test and check storm water and sewer drains				\$440				
		Supply new spa pump				\$650				
		Supply and install new electric/gas HW service	1.0		1520	\$1,520				
B.4	Sanitization	Complete Sanitization of house as per BSA Standards		Rem	0	\$1,750		0%	\$0	
B.5	A/C	Supply and fit new A/C units	4.0	Rem	1900	\$7,600		0%	\$0	
B.6	Final Clean	Final builders clean		Rem	465	\$465				
	Aluminium	Professionally clean the sliding doors frames and glass service doors as required	18.0	Rem	125	\$2,250				
	Habbel cladding	Saw out an expansion joint in external corners where sheets join	8.0	item	80	\$640		0%	\$0	
		Fill joint line with a foam rod fill and mastic seal the complete joint line ready for painting		item	766	\$766				
		Repair render crack lines under window cills		item	650	\$650				
		Repaint external wall surfaces	133.0	m2	27.1	\$3,604				
		Remove and set aside the tripartite window for later reinstatement				\$400				
	TR panel door	remove and replace damaged sections of fit door		Rem		\$2,450				
	External patio tiles	Supply and lay external patio tiles	62.0	m2	147	\$7,644				
<b>SUB-TOTAL</b>							<b>\$62,956</b>			
<b>C. ENTRANCE FOYER</b>										
<b>RECORD SIZE &amp; HEIGHT OF ROOM</b>							<b>4.8 x 2.2 x 2.4</b>			
C.1	Arches and skirting	Supply, fix new skirtings, architraves door stops	17.6	lm	8.85	\$156		0%	\$0	
	Re-install Wall									
C.3	Linings	Supply, fix and eat 13mm Plasterboard to Walls	13.0	m2	37	\$481		0%	\$0	
	High Light window	re-fit triangle highlight window		item		\$450		0%	\$0	
C.5	Floor Tiles	Supply and fit new floor tiles	11.0	m2	147	\$1,617		0%	\$0	
C.7	Front Entry Doors	Remove, supply and re-hang new front entry doors incl new hinges.	2.0	Rem		\$1,850	PC	0%	\$0	
C.9	Painting	Internal Walls	26.0	m2	16.7	\$434		0%	\$0	
		Doors	2.0	item	180	\$360		0%	\$0	
		Internal skirting/arches	17.6	lm	7.6	\$134				
<b>SUB-TOTAL</b>							<b>\$5,482</b>			

**BUILDER'S QUOTATION - EMERALD FLOOD EVENT**

CLAIM DETAILS	
INSURED:	Jeffrey Mann
ADDRESS:	█ Kidd Street Emerald 4720
CONTACT NO:	█
INSURANCE CO:	Suncorp
CLAIM NO:	█
DATE RECEIVED:	8/02/2011
STATUS:	REVISED Floor preparation

BUILDER'S DETAILS	
COMPANY NAME:	Insurance Repair Specialists
ADDRESS:	█
CONTACT NAME:	█
CONTACT NO:	█
BUILDER'S REF:	E027
DATE OF ISSUE:	█
DEPTH of WATER:	750mm

KITCHEN		RECORD SIZE & HEIGHT OF ROOM				4.0 x 3.5 x 2.4		
D.1	Archs and skirting	Supply, fix new skirtings & architraves	1.8	ln	8.85	\$18	0%	\$0
D.3	Re-Instate Wall Linings	Supply, fix and set 13mm Plasterboard to Walls	9.0	m2	37	\$333	0%	\$0
D.5	Floor Tiles	Supply and fit new floor tiles	14.0	m2	147	\$2,058		
D.6	Wall Tiles	Supply and fit new splash back tiles	3.2	m2	147	\$463	0%	\$0
D.9	Painting	Internal Walls	18.0	m2	18.7	\$301	0%	\$0
		Internal skirts/archs	1.8	ln	7.6	\$14	0%	\$0
<b>SUB-TOTAL</b>						<b>\$3,184</b>		
MAIN BATHROOM		RECORD SIZE & HEIGHT OF ROOM				2.2 x 2.5 x 2.4		
E.1	Archs and skirting	Supply, fix new skirtings & architraves	24.0	ln	8.85	\$212	0%	\$0
E.3	Re-Instate Wall Linings	Supply, fix and set 10mm waterproof Plasterboard to Walls	22.6	m2	39.5	\$891	0%	\$0
		Supply, fix and set Plasterboard Cornices	9.4	ln	10.5	\$99	0%	\$0
	Wall Tiles	Supply and fit new wall tiles	21.0	m2	147	\$3,097		
	Floor Tiles	Supply and fit new floor tiles	5.6	m2	147	\$809		
E.5	Border tiles	Supply and fit border tiles	11.8	ln	45	\$522	0%	\$0
	Membrane	Apply water proof membrane	19.0	m2	47.6	\$904	0%	\$0
E.6	Internal Doors	Supply and fit new doors refr existing door furniture	2.0	Item	300	\$600	0%	\$0
	Painting	Internal Walls	22.8	m2	16.7	\$377	0%	\$0
E.8	Doors		2.0	Item	180	\$360	0%	\$0
	Ceatings and cornices		8.5	m2	18.55	\$102	0%	\$0
	Bath hob	rebuild bath hob for existing bath		Item		\$450		
		Internal skirts/archs	24.0	m2	7.6	\$182	0%	\$0
E.12	Wall Mounted Mirrors	Remove, and later refit wall mounted mirrors where fixed to walls only.	2.0	Item	70	\$140	0%	\$0
E.13	Shower screens	Reinstate existing screens	1.0	Item	650	\$550	0%	\$0
	towel rails	Refit towel rails and toilet roll holders	2.0	Item	70	\$140		
<b>SUB-TOTAL</b>						<b>\$9,426</b>		
ENSUITE		RECORD SIZE & HEIGHT OF ROOM				2.4 x 3.7 x 2.4		
E.1	Archs and skirting	Supply, fix new skirtings & architraves	27.0	ln	8.85	\$239	0%	\$0
E.3	Re-Instate Wall Linings	Supply, fix and set 10mm waterproof Plasterboard to Walls	29.3	m2	39.5	\$1,157	0%	\$0
		Supply, fix and set Plasterboard Cornices	12.2	ln	10.5	\$128	0%	\$0
	Wall Tiles	Supply and fit new wall tiles	11.0	m2	147	\$1,617		
	Floor Tiles	Supply and fit new floor tiles	9.0	m2	147	\$1,333		
E.5	Border tiles	Supply and fit border tiles	4.0	ln	45	\$180	0%	\$0
	Membrane	Apply water proof membrane	11.0	m2	47.6	\$524	0%	\$0
E.6	Internal Doors	Supply and fit new doors refr existing door furniture	2.0	Item	300	\$600	0%	\$0
	Painting	Internal Walls	29.3	m2	16.7	\$489	0%	\$0
E.8	Doors		2.0	Item	180	\$360	0%	\$0
	Ceatings and cornices		8.9	m2	18.55	\$165	0%	\$0
		Internal skirts/archs	27.0	m2	7.6	\$205	0%	\$0
E.12	Wall Mounted Mirrors	Remove, and later refit wall mounted mirrors where fixed to walls only.	2.0	Item	70	\$140	0%	\$0
E.13	Shower screens	Reinstate existing screens	1.0	Item	550	\$550	0%	\$0
	towel rails	Refit towel rails and toilet roll holders	2.0	Item	70	\$140		
<b>SUB-TOTAL</b>						<b>\$7,816</b>		



**BUILDER'S QUOTATION - EMERALD FLOOD EVENT**

CLAIM DETAILS		BUILDER'S DETAILS	
INSURED:	Jeffrey Mann	COMPANY NAME:	Insurance Repair Specialists
ADDRESS:	█ Kidd Street Emerald 4720	ADDRESS:	
CONTACT NO:	█	CONTACT NAME:	█
INSURANCE CO:	Suncorp	CONTACT NO:	
CLAIM NO:	█	BUILDER'S REF:	E027
DATE RECEIVED:	8/02/2011	DATE OF ISSUE:	
STATUS:	REVISED Floor preparation	DEPTH OF WATER:	760mm

LOUNGE		RECORD SIZE & HEIGHT OF ROOM				4.6 x 4.2 x 2.4		
L1	Archs and skirting	Supply, fix new skirtings & architraves	32.5	lm	8.85	\$288		
	Re-Instate Wall							
L3	Linings	Supply, fix and set 13mm Plasterboard to Walls	24.3	m2	37	\$899		
L7	Painting	Internal Walls	48.6	m2	16.7	\$812		
		Internal skirts/archs	32.5	lm	7.6	\$247		
		<b>SUB-TOTAL</b>					\$2,245	
DINING		RECORD SIZE & HEIGHT OF ROOM				5.7 x 3.0 x 2.4		
L1	Archs and skirting	Supply, fix new skirtings & architraves	24.0	lm	8.85	\$212		
	Re-Instate Wall							
L3	Linings	Supply, fix and set 13mm Plasterboard to Walls	19.5	m2	37	\$722		
L7	Painting	Internal Walls	39.0	m2	16.7	\$651		
		Internal skirts/archs	24.0	lm	7.6	\$182		
	Floor Tiles	Supply and fit new floor Tiles	17.0	m2	147	\$2,499		
		<b>SUB-TOTAL</b>					\$4,267	
FAMILY ROOM		RECORD SIZE & HEIGHT OF ROOM				7.5 x 5.0 x 2.2		
L1	Archs and skirting	Supply, fix new skirtings & architraves	47.5	lm	8.85	\$420		
	Re-Instate Wall							
L3	Linings	Supply, fix and set 13mm Plasterboard to Walls	27.5	m2	37	\$1,018		
L7	Painting	Internal Walls	55.0	m2	16.7	\$919		
		Internal skirts/archs	47.5	lm	7.6	\$361		
	Floor Tiles	Supply and fit new floor Tiles	37.5	m2	147	\$5,513		
		<b>SUB-TOTAL</b>					\$9,230	
GARAGE		RECORD SIZE & HEIGHT OF ROOM				7.1 x 6.6 x 2.4		
M1	Archs and skirting	Supply, fix new skirtings & architraves	47.0	lm	8.85	\$416	0%	\$0
	Re-Instate Wall						0%	\$0
M3	Linings	Supply and fix 6mm pine ridge FC sheeving	42.0	m2	45	\$1,890	0%	\$0
		Supply, fix and set Plasterboard Cornices	21.0	lm	10.5	\$221	0%	\$0
	Internal Doors	Supply and re-hang new hollow core internal doors incl new hinges	6.0	Item	300	\$1,800	0%	\$0
M6	Painting	Internal Walls	42.0	m2	18.7	\$701	0%	\$0
M7		Doors	6.0	Item	180	\$1,080	0%	\$0
M8		Ceilings and cornices	46.9	m2	18.65	\$869	0%	\$0
M9		Internal skirts/archs	47.0	lm	7.6	\$357	0%	\$0
M10	Built In Robes	Robes - Supply and fit new shelving units to match ex was	4.0	lm	450	\$1,800	0%	\$0
		<b>SUB-TOTAL</b>					\$9,134	
W.C.		RECORD SIZE & HEIGHT OF ROOM				2.0 x 1.0 x 2.4		
M1	Archs and skirting	Supply, fix new skirtings & architraves	15.0	lm	8.85	\$133	0%	\$0
	Re-Instate Wall						0%	\$0
M3	Linings	Supply, fix and set 13mm Plasterboard to Walls	6.2	m2	37	\$229	0%	\$0
M5	Floor and Wall Tiles	Supply and fit new floor Tiles	2.0	m2	122	\$244	0%	\$0
		skirt tiles	5.2	lm	45	\$234		
		membrane	2.4	m2	47.6	\$116		
	Internal Doors	Supply and re-hang new hollow core internal doors incl new hinges	1.0	Item	300	\$300	0%	\$0
M6	Painting	Internal Walls	13.0	m2	16.7	\$217	0%	\$0
M7		Doors	1.0	Item	180	\$180	0%	\$0
		Internal skirts/archs	15.0	lm	7.6	\$114		
M9		Refit WC holder	1.0	Item	70	\$70	0%	\$0
		<b>SUB-TOTAL</b>					\$1,836	
<b>SUB-TOTAL OF ALL TRADES</b>						<b>\$170,985</b>	<b>\$0</b>	
Builder's Margin @			15%			\$25,648	\$0	
Notes		17/05/11 please note we have missed the bedroom 1 allowance and take off in the original assesment. Revised due to bedroom 1 and WIR Floor Tiles. When floor tiles have been removed there has been excessive glue and the floor areas need to be preped prior to tiling 199m2						

# House Inspection Report

█ Kidd Street - Emerald

For SERGON BUILDING CONSULTANTS

Revision A

Prepared by █

10<sup>TH</sup> March 2011

Opus International Consultants (Australia) Pty Ltd

ABN 79 086 342 065

Level 1, 220 Quay St, Rockhampton QLD 4700

PO Box 724, Rockhampton QLD 4700

+61 7 4927 6511

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House Inspection - Kidd Street - Emerald

█  
N-R1012.00 (01RS)

**Report**





# DOCUMENT HISTORY

## REVISION / ISSUE RECORD

DATE	DESCRIPTION	REV	AUTHOR	VERIFIED
10.03.2011	Initial Issue	A	GJB	AJG

## DISTRIBUTION RECORD

RECIPIENT	REVISION No. / Qty Issued				
	A	B	C	D	E
Des Dowdy (Sergon)	1				

Prepared  
By:

\_\_\_\_\_  
 Office Manager / Associate  
 Senior Engineer RPEQ 7682

Approved for  
Issue:

\_\_\_\_\_  
 Senior Engineer / Associate  
 RPEQ2048

## TABLE OF CONTENTS

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2.	OBSERVATIONS AND INSPECTIONS .....	1
2.1	LOCATION & SITE TOPOGRAPHY .....	1
2.2	CONSTRUCTION & CONDITION.....	1
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3.	RECOMMENDATION.....	3
4.	CONCLUSION.....	3

## 1. INTRODUCTION

Opus was commissioned to inspect the dwelling located at [REDACTED] Kidd Street Emerald on the request of Sergon Building Consultants (Des Dowdy) who is administering the insurer's response to flood damage as a result of river level rises in the Nogoia River at Emerald which subsequently flooded parts of Emerald.

## 2. OBSERVATIONS AND INSPECTIONS

### 2.1 LOCATION & SITE TOPOGRAPHY

This dwelling is located on the north western side of Emerald and backs onto agricultural land with drainage channels.



The current site is virtually level with a slight slope from the rear of the allotment to Kidd Street.

### 2.2 CONSTRUCTION & CONDITION

The dwelling has been constructed as a slab on ground with a Hebel panel external wall system and timber framed external and internal walls. The roof is trussed with several sections of the dwelling having raked ceilings.

The visual inspection of the property identified the following issues which have been rated with reference to AS2870-2011-Residential Slabs and Footings Appendix C – Classification of Damage due to foundation movements, refer Appendix B for a copy of these tables.

Location	Observed Distress	Distress Category	Photo Reference No.
Garage	Cracking to slab (1-3mm)	1	9-10
	Distortion over cracks (2-3mm)	1	
Lounge/ Dining	Cracking to slab (1-2mm)	1	1
	Minor distortion over cracks	1	
	Cracking to wall sheeting	2-3	19-20
Bed 1, 2, 3 (incl. Robes)	Cracking to slabs (1-2mm)	1	2,3,5,7
	Minor distortion over cracks	1	4,6 & 8
Exterior	Apparent panel movement at base extending approx. 10mm up panel	2	11, 13
	Cracking to render (several locations)	2	12,14,15
	Patio tiles at openings drummy (typically 1 <sup>st</sup> . row outside Bed 1 door, Family room door and Dining room door) and several cracked.	2	16

### 2.3 CONDITION COMMENTARY

The above mentioned distress is consistent with movement in the foundations. It is our opinion that the flooding event in Emerald has exacerbated normal conditions resulting in larger than expected movement in the soil than would normally be anticipated.

The footing system has not been able to adequately handle the movement above that which it was initially designed for which has resulted in minor movements throughout the residence and the distress as noted above.

It should be noted that the cracking to the slab is considered to be consistent with expectations for the performance of footing systems under normal site conditions AS2870-2011 clause 1.3.1 states:

"Buildings supported by footing systems designed and constructed in accordance with this standard on a normal site that is:

- a) Not subject to abnormal moisture conditions
- b) Maintained in such a way that the original site classification remains valid

are expected to experience usually no damage. A low incidence of category 1 and the occasional incidence of category 2.

The flooding event experienced in Emerald which inundated the owners property is considered to have caused an abnormal moisture condition for the site.

The movement and inundation to the external wall system "Hebel Panel" is not considered to pose a structural issue. The reason behind the apparent movement was unable to be accurately determined at the time of inspection. To properly ascertain the cause of movement destructive testing including exposure of connection to the footing would be required which was beyond the scope of our investigation.

Internal wall systems, apart from the lounge, appear to have returned to the normal size with the exposed sections showing no signs of structural inadequacy at the time of inspection

### **3. RECOMMENDATION**

The majority of distress observed in relation to the structure, not wall linings, appears to be of a minor nature with recommended treatment being as follows:

Category 1 - No action required

Category 2 -Cracks to be filled and surface restored to original condition.

For those with higher distress categories the following action is recommended:

Category 3 -Remove section of affected panel/wall lining and replace

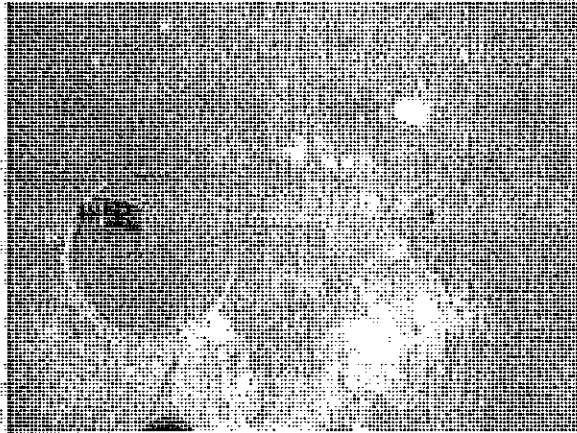
The tiles noted as being drummy should be removed and re-bedded, to reduce the risk of further tile damage.

### **4. CONCLUSION**

The residence located at [REDACTED] Kidd Street has been subjected to abnormal moisture conditions as a result of the 2010-2011 flooding event.

These conditions resulted in distress to the residence which should be actioned in accordance with the recommendations noted above.

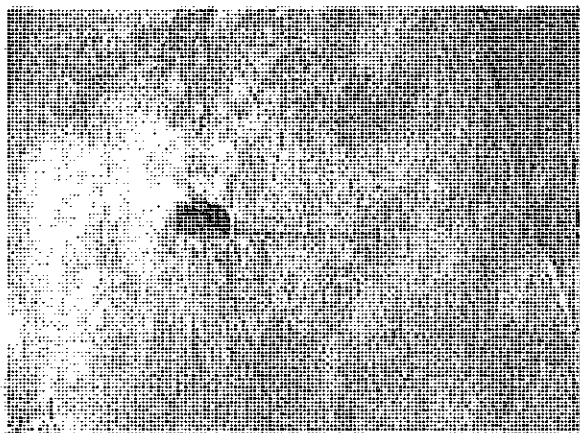
**APPENDIX A: PHOTOGRAPHS**



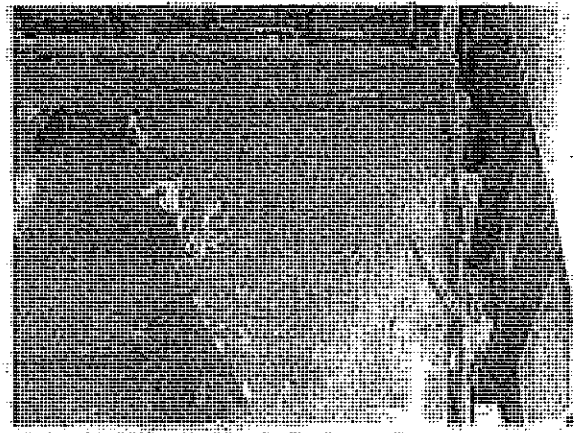
**Photo 1: Slab cracking to lounge room**



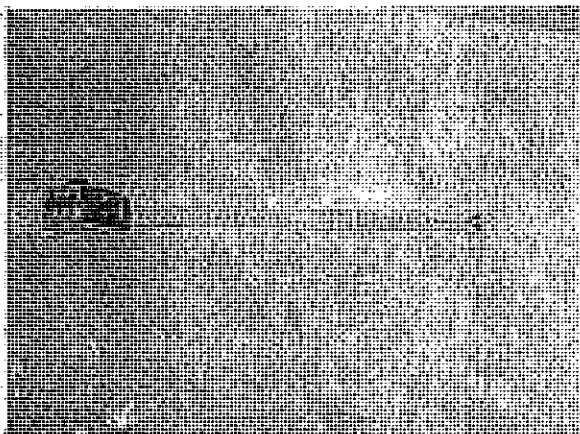
**Photo 2: Slab cracking in Bedroom 3**



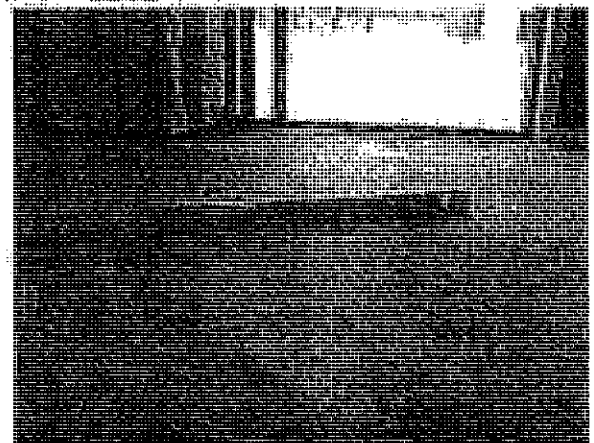
**Photo 3: Slab cracking in Bedroom 3**



**Photo 4: Slab cracking in Bedroom 2**



**Photo 5: Slab cracking Bedroom 2**



**Photo 6: Slab distortion Main Bedroom**



Photo 7: Slab cracking at Robe Entry



Photo 8: Slab distortion at Bathroom

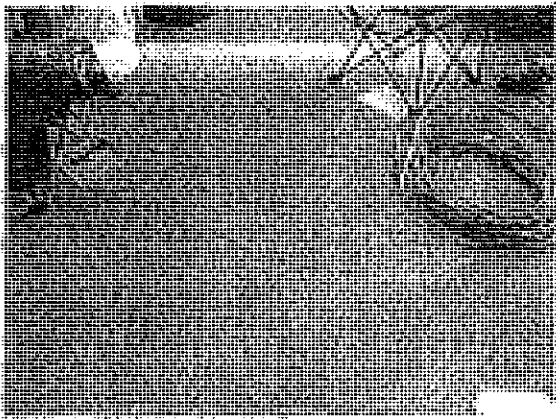


Photo 9: Slab cracking in Garage

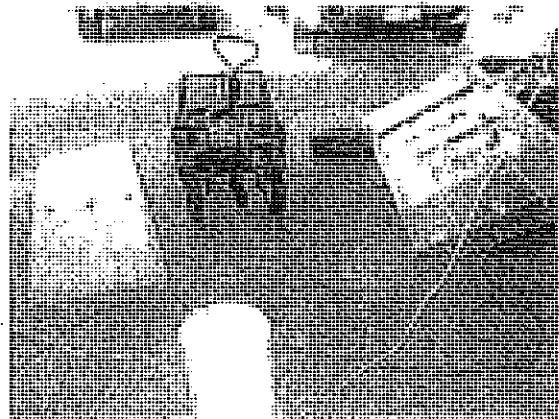


Photo 10: Slab cracking in Garage

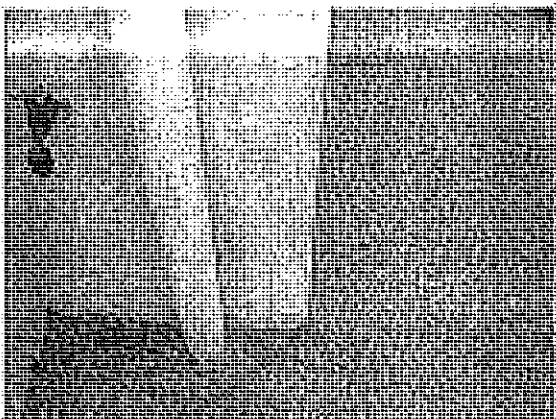


Photo 11: Cracking at join in Exterior Wall Panel



Photo 12: Bulge in Handic



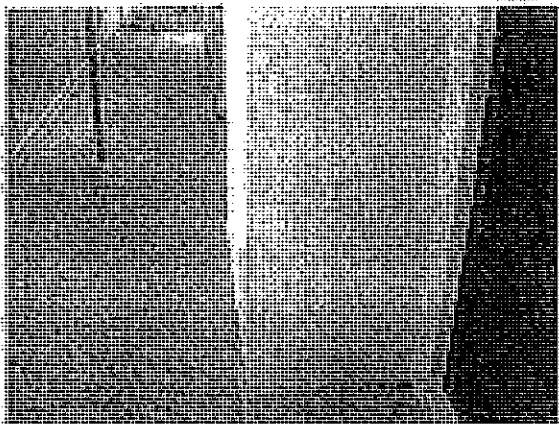


Photo 13: Cracking at joint in Exterior Wall Panels



Photo 14: Cracking in Panel at Window



Photo 15: Cracking in Panel at Window

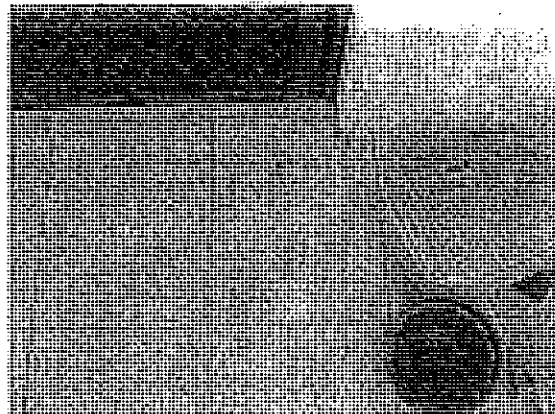


Photo 16: Cracked and drummy Tiles



Photo 17: Minor crack in Plaster

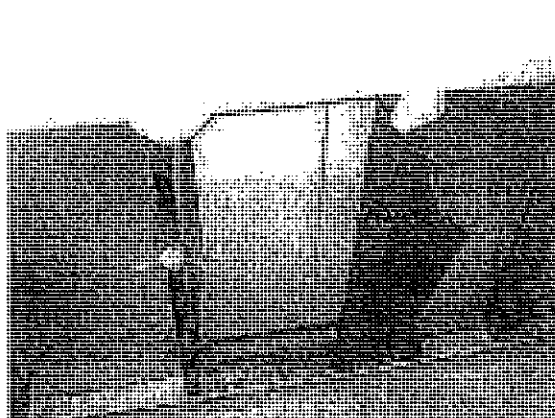


Photo 18: Exterior Wall Framing



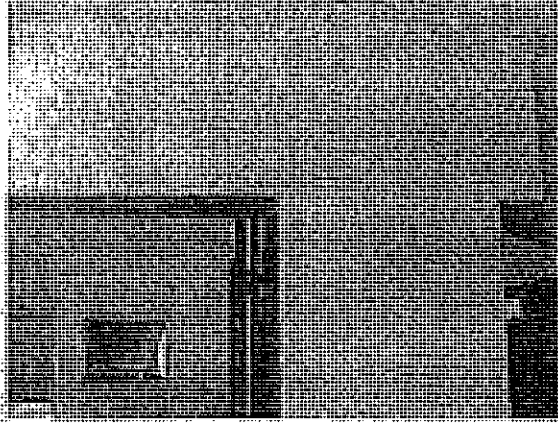


Photo 19: Crack to Wall Sheeting

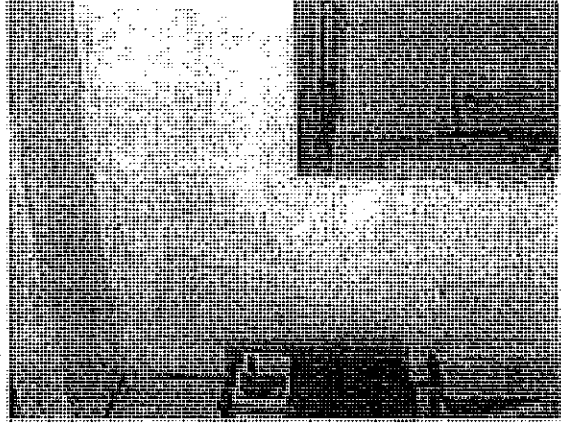


Photo 20: Cracking to Wall Sheeting

## APPENDIX B: DAMAGE CLASSIFICATION TABLE

APPENDIX C  
 CLASSIFICATION OF DAMAGE DUE TO FOUNDATION MOVEMENTS  
 (Normative)

Classification of damage with reference to wall is given in Table C1. Classification of damage with reference to concrete floors is given in Table C2.

TABLE C1  
 CLASSIFICATION OF DAMAGE WITH REFERENCE TO WALLS

Description of typical damage and required repair	Approximate crack width limit (see Note 1)	Damage category
Hairline cracks	<0.1 mm	0 Negligible
Fine cracks that do not need repair	<1 mm	1 Very slight
Cracks noticeable but easily filled. Doors and windows stick slightly	<5 mm	2 Slight
Cracks can be repaired and possibly a small amount of wall will need to be replaced. Doors and windows stick. Service pipes can fracture. Weather tightness often impaired	5 mm to 15 mm (or a number of cracks 3 mm or more in one group)	3 Moderate
Extensive repair work involving breaking out and replacing sections of walls, especially over doors and windows. Window frames and door frames distort. Walls lean or bulge noticeably, some loss of bearing in beams. Service pipes disrupted	15 mm to 25 mm but also depends on number of cracks	4 Severe

NOTES:

- 1 Where the cracking occurs in easily repaired plasterboard or similar clad-framed partitions, the crack width limits may be increased by 50% for each damage category.
- 2 Crack width is the main factor by which damage to walls is categorized. The width may be supplemented by other factors, including serviceability, in assessing category of damage.
- 3 In assessing the degree of damage, account shall be taken of the location in the building or structure where it occurs, and also of the function of the building or structure.

**TABLE C2**  
**CLASSIFICATION OF DAMAGE WITH REFERENCE TO CONCRETE FLOORS**

Description of typical damage	Approx. crack width limit in floor	Change in offset from a 3 m straightedge centred over defect (see Note 1)	Damage category
Hairline cracks, insignificant movement of slab from level	<0.3 mm	<8 mm	0 Negligible
Fine but noticeable cracks. Slab reasonably level	<1.0 mm	<10 mm	1 Very slight
Distinct cracks. Slab noticeably curved or changed in level	<2.0 mm	<15 mm	2 Slight
Wide cracks. Obvious curvature or change in level	2 mm to 4 mm	15 mm to 25 mm	3 Moderate
Gaps in slab. Disturbing curvature or change in level	4 mm to 10 mm	>25 mm	4 Severe

**NOTES:**

- 1 The straightedge is centred over the defect, usually, and supported at its ends by equal height spacers. The change in offset is then measured relative to this straightedge, which is not necessarily horizontal.
- 2 Local deviation of slope, from the horizontal or vertical, of more than 1:100 will normally be clearly visible. Overall deviations in excess of 1:150 is undesirable.
- 3 Account should be taken of the past history of damage in order to assess whether it is stable or likely to increase.

E027.

1268-50



# SCHEDULE FOR BSA NATURAL DISASTER REPAIRS CONTRACT

NOTE: This Contract is strictly intended for repairs to a home, duplex or home unit existing before natural disaster (e.g., a flood, wildfire, storm or cyclone, etc.). For more detailed repairs or modifications the original BSA Contract for independent contractors and repairs is required. This Contract must NOT be used for the construction or rebuilding of an entire home. BSA's Major Works/Home Building Contract is intended for this purpose. For more information Owners should read the accompanying General Conditions and Contract Information Document.

## CONTRACT BETWEEN

**INSURANCE REPAIR SPECIALISTS (Pty) Ltd**

Contractor's name (must be a natural person): INSURANCE REPAIR SPECIALISTS (PTY) LTD  
 License number: 1150956 ABN: 15 132 362 813  
 Business Address: TOURMALINE ROAD  
EMERALD QLD Post Code: 4720  
 Business Phone: 1300 216 421 Home Phone: \_\_\_\_\_  
 Mobile Phone: \_\_\_\_\_ Fax: 1300 216 421

Email: info@inspecialists.com.au

The Contractor agrees that the Contract Work will be undertaken by:  
 (i) repair work in respect of which: YES  NO  IF "NO", THE Contract should NOT be used; and  
 (ii) requires Building approval: YES  NO

## AND

**JEFFREY MANN**

Owner's name: JEFFREY MANN Costa Richmond  
 Address: PO BOX 9111  
EMERALD Post Code: 4720  
 Business Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
 Mobile Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

The Owner agrees that the appropriate person:  
 (i) has been consulted in respect of the proposed work: YES  NO   
 (ii) they have checked the Contractor's licence: YES  NO

If you engage an unlicensed contractor your repairs may not be covered by BSA insurance.

OWNER'S OWNERS' INSURANCE POLICY NUMBER: \_\_\_\_\_

**341 BENTLEY ROAD**

Site address: KIDD ST  
EMERALD QLD Post Code: 4720  
 Lot No. \_\_\_\_\_ RP No. \_\_\_\_\_ Local Govt: CENTRAL HIGHLANDS

REGIONAL COUNCIL

**SCOPE OF WORKS TO BE PROVIDED BY CONTRACTOR**

All works needed to rectify damage caused by flood/damage to systems, INCLUDED:

- Repair/replace wall and ceiling lining
- Repair and make good all flood/damage to systems affected interior/exterior surfaces
- All of mouldings and trim doors
- Other (specify) **See Scope Attached**

WORKS ARE EXCLUDED IF NOT DETAIL HERE AND NOT DETAIL REQUIRED

ESTIMATIONS (external excluded work)

**START DATE (Contractor) 14/02/11**

DATE FOR COMMENCEMENT (contract) 11/04/11

A. Actual Construction Days required to perform repairs = \_\_\_\_\_ days

**PLUS**

B. Allowance for Party delays:

- (i) Unforeseen weather = \_\_\_\_\_ days
- (ii) Non-working days (Public holidays, bank holidays, Christmas, etc.) = \_\_\_\_\_ days
- (iii) Other likely delays, if any (specify) \_\_\_\_\_ days

C. Total Construction Period (A + B above) = \_\_\_\_\_ days

DATE FOR PRACTICAL COMPLETION (contract) 05/07/11

INDICATE DATE

**FINANCE AND PAYMENT**

This Contract is subject to Finance Approval. YES  NO

Name and address of Finance Provider (if applicable): \_\_\_\_\_

Finance amount: \$ \_\_\_\_\_ Finance Approval Date: \_\_\_\_\_

and apply for completion in written form of Finance Approval

DATE TO FINISH: \_\_\_\_\_

**APPROVED BY CONTRACTOR**

A. TOTAL PRICE: **1110.516** (incl. Disposal and GST) provided by **Provide by**  
 B. Long Term maintenance: \_\_\_\_\_ (incl. GST) via **Contractor**  
 (ii) Price Cost items allowance (if any) = \$ \_\_\_\_\_ (incl. GST) plus **claim**  
 (iii) Provisional Sum allowance (if any) = \$ \_\_\_\_\_ (incl. GST)

PRICE CHANGE WARNINGS: The Total Price is subject to change in accordance with Conditions 10, 12, 13, and 15.



**CONTRACT - 25 Street Garden 10/15/10**

B. PAYMENT ARRANGEMENTS - The Total Price shall be paid as follows:

(i) DEPOSIT - \$ [blank] (incl. GST) payable on signing of this Contract

PLUS

(ii) ONE LUMP SUM PAYMENT (Total Price - Deposit) payable at Practical Completion (incl. GST)

OR

(iii) PROGRESS PAYMENTS in addition to Deposit above as detailed below

Description of stage (Total Payments due within 28 days of receipt of work/claim)	PERCENTAGE OF TOTAL PRICE	AMOUNT PAYABLE (incl. GST)
Practical Completion (payment at Practical Completion)	5	\$ [blank]

**DEFECTS LIABILITY PERIOD - 60 Days (60/15/10)**

Worked time on Covered Periods: [blank] days (incl. GST) [blank] days (incl. GST) [blank] days (incl. GST)

**2. DELAY PENALTY - 10% per week (10/15/10)**

Penalty fee amount: \$ [blank] per day for each calendar day of delay beyond the Date of Practical Completion (except for such delay caused by events or circumstances out of your control)

**TERMS AND CONDITIONS**

Dated this [blank] day of [blank] 2011

Signed by Owner/Agent: [Signature] Signed by Contractor: [Signature]

NOTED BY OWNER: [Signature] NOTED BY CONTRACTOR: [Signature]

Dear [REDACTED]

Please find attached the rental agreement for our property at [REDACTED] Bonython Drive, Emerald.

I only included the pages that require writing. I assume you don't need every page of the agreement?

Claim number is [REDACTED]

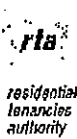
Please [REDACTED]  
BSB [REDACTED]  
Accou [REDACTED]

Mann and Richardson are the names on the account.

Kind regards

Cresta Richardson  
[REDACTED]





Level 23, 179 Turbot Street  
 GPO Box 300 Brisbane Q 4001  
 Phone: 1300 360 311  
 Fax: (07) 3046 5206  
 Internet: [www.rta.qld.gov.au](http://www.rta.qld.gov.au)



**Form 3**

**Transfer of Bond**

Residential Tenancies and Rooming Accommodation Act 2008

**Purpose of this form** - To arrange for the bond to be transferred from one tenancy to another (usually a different rental property) where all parties agree to the transfer of monies. Bond transfers are a client service offered by the RTA. A new lessor/agent is not obliged to accept a bond transfer.

**Form completed by** - Lessor/Agent of the previous rental property. All parties must sign the form and it can be posted to RTA by either party. Tenants should show a copy of this form to their new lessor/agent.

**The next step** - Upon receipt of the form, bond monies are transferred to a new bond account for the new tenancy. This is matched with details provided on the *Bond Lodgement* (Form 2) when it is received from the new lessor/agent.

**Rental Bond Number**

**RTA Office Use Only**

Approved

**Enter only details of tenant/s who are bond contributors (Please print)**

- Enter the Rental Bond Number in the box at the top of the form
- What are the names of the Tenant/s?

Tenant/s last name	First name/s	Contact phone number
1. Mann	Jeff	
2.		
3.		

**3 Address of previous rental premises**

**Julle Court**  
 Emerald Postcode 4720

**4 Name and address of agent or lessor (if no agent) for the previous rental premises**

**CD Adams & Co Real Estate**  
 Address  
 104 Egerton Street  
 Emerald, QLD Postcode 4720  
 Phone Number  
 (07) 4987 5875

**5 Address of new rental premises**

**Bonython Drive**  
 Emerald Postcode 4720

**6 Name and address of agent or lessor (if no agent) for the new rental premises**

**CD Adams & Co Real Estate**  
 Address  
 104 Egerton Street  
 Emerald Postcode 4720  
 Phone Number  
 (07) 4987 5875

**Bond Transfer Details**

<b>7</b> Bond amount (new premises)		\$1,080.00
<b>8</b> Amount currently held by RTA		\$920.00
<b>9</b> Amount/s to be transferred to new premises in name/s of tenant/s listed above.	Tenant 1	\$920.00
	Tenant 2	\$0.00
	Tenant 3	\$0.00
<b>10</b> Balance of bond remaining (if any) <i>Current bond less amounts transferred</i>		\$0.00
<b>11</b> Amount/s to be refunded (if any) <i>Can not be more than balance of bond</i>	Tenant 1	\$0.00
	Tenant 2	\$0.00
	Tenant 3	\$0.00
	Previous lessor/agent	\$0.00

**12** Tenant 1 (who is a bond contributor) - signature  
 [Signature] Date 9/2/11

Tenant 2 (who is a bond contributor) - signature  
 [Signature] Date 1/1

Tenant 3 (who is a bond contributor) - signature  
 [Signature] Date 1/1

[Signature] Date 10/2/11

**Privacy**

The collection of personal information on this form is authorised by both the *Residential Tenancies and Rooming Accommodation Act 2008* (the RTRA Act) and the *Information Privacy Act 2009* (the IP Act). The Information Privacy Principles (IPPs) detailed in the IP Act set out how the RTA should collect, store, use and disclose personal information and how individuals can access and apply to amend documents containing their personal information. The RTA will not disclose your personal information to any third party without your consent unless authorised or required by law. The RTA may disclose your personal information to other Government Agencies, such as the Queensland Civil and Administrative Tribunal (QCAT), in order for the RTA to perform its functions under the RTRA Act. The RTA may disclose non-identifying rental industry statistical information to interested parties.

**Tenant's Copy**

Form 10a

# GENERAL TENANCY AGREEMENT

Residential Tenancies and Rooming Accommodation Act 2008



## Part 1 Tenancy Details

Item 1:

1.1 Lessor

Kestrel Coal Pty Ltd

Address for service

C/- CD Adams & Co Real Estate

104 Egerton Street, Emerald QLD

Postcode 4720

1.2 Telephone number

Facsimile number

07 49 824 708

Email Address

admin@cdadams.com.au

Item 2:

2.1 Tenant

Jeff Mann

2.2 Address for service (if different from address of the premises in item 5.1)

Bonython Drive,

Emerald QLD

Postcode 4720

Telephone number

Facsimile number

Email Address

See clause 44 of the standard terms.

Item 3:

3.1 Lessor's Agent (see clause 43)

CD-ADAMS & CO REAL ESTATE

Address for service

Egerton Street Emerald Qld 4720

Postcode

3.2 Telephone number

Facsimile number

07 4982 4708

Email Address

admin@cdadams.com.au

Item 4:

Notices may be given to:

4.1 Lessor by email Yes  No  by facsimile Yes  No

4.2 Tenant by email Yes  No  by facsimile Yes  No

4.3 Lessor's agent by email Yes  No  by facsimile Yes  No

Item 5:

6.1 Address of the premises

Bonython Drive

Emerald QLD

Postcode 4720

6.2 Inclusions for the premises

AS PER ENTRY CONDITION REPORT

Insert inclusions, for example, furniture or other household goods set with the premises. Attach list if necessary.

Item 6:

6.1 The term of the agreement is Fixed Term Lease

Insert 'fixed term agreement' or 'periodic agreement'.

6.2 Starting on 12 / 02 / 2011

6.3 Ending on 23 / 07 / 2011

Fixed term agreements only. For continuation of tenancy, see clause 6 of the standard terms.



Item 7: Rent \$ 1170.00 a week  a fortnight  a month   
See clause 8(1) of the standard terms.

Item 8: Rent must be paid on the 12th day of each Month  
Insert day, see clause 8(2) of the standard terms. Insert week, fortnight or month.

Item 9: Method of rent payment  
CASH CHEQUE OR DIRECT DEPOSIT  
Insert the way the rent must be paid. See clause 8(3) of the standard terms.

Item 10: Place of rent payment  
CD ADAMS & CO REAL ESTATE  
Insert where the rent must be paid. See clause 8(4) to 8(6) of the standard terms.

Item 11: Rental Bond \$ 1080.00  
Insert amount. See clause 13 of the standard terms.

Item 12: 12.1 The services supplied to the premises for which the tenant must pay:  
(a) electricity YES (b) gas YES  
Write 'yes' or 'no' for each of (a) to (d). See clause 18. See clause 18.  
(c) telephone YES (d) any other service that tenant must pay N/A  
See special terms. See special terms.

12.2 If the tenant must pay for water supplied to the premises  
EXCESS ONLY  
Write 'yes' or 'no'. See clause 17.

Item 13: If the premises are not individually metered for a service under item 12.1, the apportionment of the cost of the service for which the tenant must pay:

(a) electricity 100% (b) gas 100%  
Insert how apportion for each is worked out (for example, the tenant must pay a percentage of the total charge). See clause 18(c) of the standard terms.  
(c) telephone 100% (d) any other service stated in item 12.1(d) N/A  
See special terms. See special terms.

Item 14: How services must be paid for (insert for each how the tenant must pay)

(a) electricity DIRECT TO SUPPLIER (b) gas DIRECT TO SUPPLIER  
See clause 16(d) of the standard terms. See clause 16(f) of the standard terms.  
(c) telephone DIRECT TO SUPPLIER (d) any other service stated in item 12.1(d) N/A  
See special terms. See special terms.

Item 15: Number of persons allowed to reside at the premises Family  
Insert number. See clause 23 of the standard terms.

Item 16: 16.1 Are there any body corporate by-laws applicable to the occupation of the premises by a tenant? NO  
If body corporate by-laws apply, write 'yes' or 'no'. See clause 22. 16.2 Indicate whether the tenant has been given a copy of the relevant by-laws NO  
See clause 22 of the standard terms.

Item 17: 17.1 Pets approved No Write 'yes' or 'no'. See clause 24(1) of the standard terms.

17.2 The types and number of pets that may be kept:  
Type Number  
See clause 24(2) of the standard terms.

Item 18: Nominated repairers:  
(a) Electrical repairs KESTREL COAL Telephone 49847545  
(b) Plumbing repairs KESTREL COAL Telephone 49847545  
(c) Other J & L Mining Services Telephone 49 874 797  
Insert name and telephone number for each. See clause 31 of the standard terms.

21 July 2011.

Claim Number [REDACTED]

Attn: [REDACTED]

Information re Pest Control Report

Dear Ashley

The Pest Control report etc are following this cover page.

Hope all is well.

Apologies for the delay.

Kind regards

Cresta Richardson



# JWK Pest Control

JWK Services Pty. Ltd. P.O. Box 818, (1/1 Mc Cosker St.) EMERALD, QLD. 4720 Email: jwkpest@bigpond.net.au	A.B.N. 91 464 945 083  A.C.N. 065 297 574	Telephone No.: [REDACTED] Fax No.: 07 4982 4085 Mobile No. [REDACTED]
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Bill To:

Cresta Richardson  
[REDACTED] Kidd Street  
EMERALD QLD 4720

Your Order #: [REDACTED] Kidd Street

Invoice #: 00009594

Date: 6/04/2011

Description	Amount	Code
To pump up the retreatable termite barrier, internal and external Total lineal metres 160 lm @ \$5.00 per metre To carry out a termite inspection Address: 32 Kidd Street, Emerald	\$727.27	GST
	\$168.18	GST

F7086701454.  
 paid.  
 5/7/11. 2:47pm

Terms: **Payment within 7 days**

To Pay by EFT - Banking Details:  
 Name: JWK Services Pty. Ltd.  
 BSB: [REDACTED]  
 Account: [REDACTED]

GST: \$89.55  
 Total Inc GST: \$985.00  
 Amount Applied: \$0.00  
**Balance Due: \$985.00**

Your Order #: [REDACTED] Kidd Street

OR -

Credit Card -  Mastercard  Visa

Remittance Advice:

Cheques - Address To:  
 JWK Pest Control  
 P.O. Box 818,  
 Emerald, Qld. 4720  
 Amount Remitted: \$

Card Number: [REDACTED] Security Code: [REDACTED]

Expiry Date: [REDACTED] Amount: \$ [REDACTED]

Invoice #: 00009594

Signature: \_\_\_\_\_



Services Pty Ltd ABN: 014 649 450 83 ACN: 085 297 574

P.O.Box 818 Emerald, QLD 4720

PHONE: [REDACTED]

FAX: (07) 4982 4085

MOBILE: [REDACTED]

Email: jwkpest@bigpond.net.au

**JWK Pest Control**

Cresta Richardson  
[REDACTED] Kidd Street,  
Emerald Qld 4720

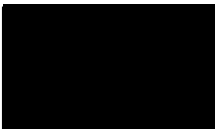
6th June, 2011

Dear Cresta & Jeff,

I have enclosed as discussed the original certificate of treatment after I noted that live termites were working in the door & window frames while inspecting the property after the January 2011 floods in Emerald. The termite infestation was noted as the flood waters receded and had diluted the remaining chemical treated area to limit termites from entering the house.

Once these termites were removed as mentioned above a new chemical Barrier was installed by re-pumping Biflex into the internal and external of the house slab.

Yours Faithfully



[REDACTED]  
JWK Pest Control



Cert. No.: 11060

# CERTIFICATE OF TERMITE TREATMENT

In accordance with AS 3660.2 - 2000  
Post Construction

Name of owner/builder: Cresta Richardson

Property Address: Kidd Street, Emerald QLD 4720

AS 3660.2 Termite work: Nest Eradication or Termite Foaming

Retreatable Barrier System  In conjunction with Other Barrier Installation  Chemical Injection

**Nest Removal, Eradication and Termite Dusting or Foaming:**

A termite nest was / was not located in / at Kidd Street, Emerald QLD 4720 and therefore was / was not removed but was treated by injecting Termidor into the workings. All termite workings on the day were treated. A further inspection was carried out on the 23<sup>rd</sup> March 2011, this report is also inclosed. We take no responsibility for the cost of the repairs of such damage and you agreed to meet the full cost of all such repairs. Termite entry points were found in the following area(s) door and window frames. This Termite activity was treated by the direct application of Termidor into termite workings in the above area(s). If termite activity is still present at the next inspection then a further treatment and inspection will be required. Treatments should continue until all termite activity has ceased.

**Retreatable Barrier System :**

An Retreatable Barrier System (s) was installed to the internal and external of house slab. The Barrier System is...Atis... Retreatable. The method(s) of installation was prior to pouring of concrete. The system is / is not integrated with the liquid Termicide barrier and is / is not integrated with the building to form the termite barrier. Please see the section on limitations.

**Other Termite Barrier:**

A treated Zone or Termite Barrier was installed to the following area(s) External and Internal Perimeter of the house  
The Barrier System that was used is

**Chemical Injection:**

Using the liquid Termicide(s) Biflex which contain the active constituent(s) Chlorpyrifos / Bifenthrin / Imidacloprid / . The concentration of the liquid Termicide/s used was 1 % and the total volume used was 800 Lt. Termicide barriers degrade (break down) over time and should be replenished in the future. The Termicide manufacturers claim their products should last from 2 to 10 years depending on the type and strength of Termicide used and the site conditions. So in the future, after one of the required regular inspections of the property, the inspector may advise you of the need to re-install the treated zone or barrier.

If the treatment was carried out as part of a treatment for active termites then an inspection of the property and buildings Should be carried out one to three months after the completion of this treatment and again three months after that. Treatments Resulting in partial barriers will require more frequent inspections. The Termite Barrier formed using all or any of the above barriers is a full / partial barrier. Partial barriers are unlikely to be effective and ongoing inspections are required and further treatments may also be required. No warranty can be given where only partial barriers have been installed.

Limitations that apply to the above installation are: That no disturbance of the treated area happens by other trades, persons or animals.

**Certificate of Termite Treatment in accordance with**

## AS 3660.2-2000

### Terms and Conditions

**DISCLAIMER OF LIABILITY TO THIRD PARTIES:-** This Certificate is made solely for the benefit of the builder/owner named on the face of this Certificate and no liability or responsibility whatsoever is accepted to any third party who may rely on this Certificate either wholly or in part. Any third party acting or relying on this Certificate in whole or in part does so at their own risk. This disclaimer does not apply to persons responsible for Building Approvals.

1. The effectiveness of this installation is dependent upon the provision of a complete (full) barrier being installed in accordance with AS 3660.1-2000 using approved Termiticide, systems and/or products. If the barriers are disturbed, breached or bridged then concealed entry by subterranean termites is possible.
2. No liability is accepted for any failure of a termite barrier and JWK Pest Control warrants only to provide such remedial action as may be necessary during the first 12 months from the date of this Certificate. No such warranty is provided if there are limitations listed on this Certificate or if the barrier is a partial barrier.
3. The barrier(s) installed, as detailed on this Certificate and in the diagram, provide a barrier against subterranean termites only. The barrier is not a barrier against any other pest(s) and in particular does not provide any barrier against "dry woods" (KALOTERMITIDAE) or damp wood termites.
4. No responsibility is accepted, or warranty implied, for any termite damage that may occur as the result of termite activity, either past, current or in the future.
5. The termite barrier(s) can be rendered ineffective due to building alterations, renovations, additions (pergolas, awnings, verandahs etc), introducing infested materials, timber off cuts, wood chips and formwork left on site, materials stored against the building. External barriers can be destroyed completely by the installation of lawns, gardens, pathways, landscaping etc adjacent to the building. When making such changes you should first contact. Where such changes are made a further termite barrier installation is essential.
6. Do not use untreated timbers for garden edges or retaining walls. Untreated timber attracts termites.
7. When installing paths, lawns, gardens etc it is very important not to cover air vents or weep holes. If the slab edge is exposed by 75mm to form part of the termite barrier system then it is equally important not to cover the slab edge unless another form of barrier is installed. Again contact JWK Pest Control before carrying out any such covering. Where such changes are made further termite barrier installation is essential.
8. Good ventilation and drainage are important, as poor ventilation and drainage greatly increases the risk of termite attack.
9. JWK Pest Control takes NO RESPONSIBILITY for the concealed entry by termites resulting from poor building design or poor building practices.
10. It is the building owner's responsibility to ensure that the inspections, recommended in AS 3660.2-2000, are performed. Please contact JWK Pest Control.

### **VERY IMPORTANT**

If you become aware of the presence of termites within the grounds or on or within the building you should contact JWK Pest Control or another termite management firm immediately. You should notify JWK Pest Control if you become aware that the installed barrier has been breached or bridged in any way.

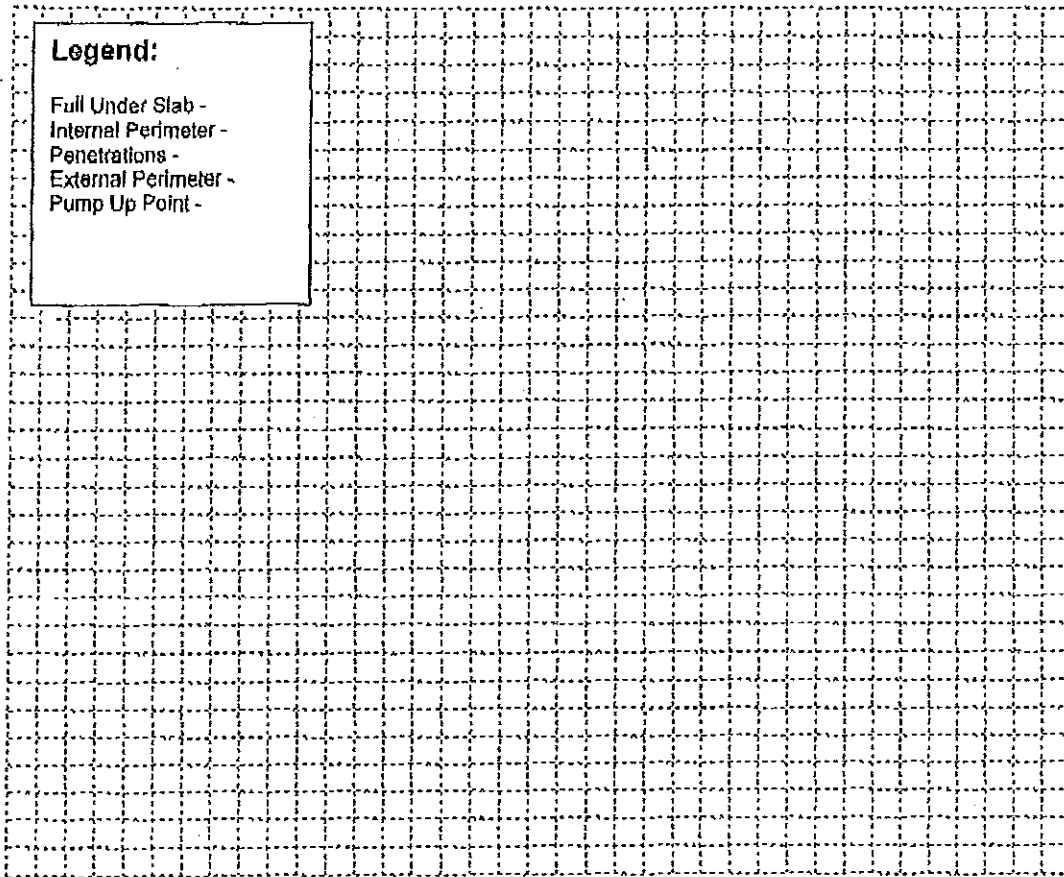
The Australian Standard AS 3660.2-2000 recommends that: "Regular, competent inspections should be carried out at least on an annual basis but more frequent inspections are strongly recommended". The Standard also recommends, "The building owner should ensure that regular inspections -- are carried out by a person competent in Unit 8 Inspect and Report on Timber Pests of the National Pest Management Competency Standards, or equivalent" and has "experience in accordance with that specified in AS 4349.3-1998". Termites can build around barriers but can be detected during recommended inspections.

Modern Termiticide have a limited life expectancy. The termite barriers will need to be re-installed. The timing can only be determined by regular, competent inspections as recommended by AS 3660.2-2000 carried out by a qualified termite inspector.

**IMPORTANT INFORMATION:** The Australian Standard AS 3660.1-2000 Termite Management Part 1: New Buildings details the "methods to deter concealed entry by termites" and goes on to say "a termite barrier system constructed in accordance with this Standard cannot prevent termite attack, as barriers may be bridged or breached. Where termites bridge barriers the evidence may be detected during inspections". A treatment in accordance with AS 3660.2-2000 to eradicate such an infestation will be required.



Diagram (not to scale) showing the location of the installed barrier(s). The direction of North is indicated by the symbol.



**New Construction:** It is very important that the Termite Barrier is not bridged or breached. This can happen when installing a garden bed, lawn or other landscaping or building works. You should contact us prior to carrying out any such work. DO NOT disturb the treated areas in any way.

Frequent inspections are important. Termite barriers do not kill or stop termites. The barriers are installed to prevent concealed access only. The barriers are designed to force the termites into the open. Thus the mud tubes that they use to gain access may be seen during inspections. For this reason such inspections should be carried out at least annually.

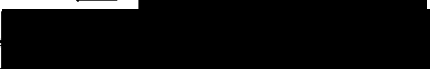
A Termite treatment in accordance with AS 3600.2-2000 can then be carried out to eradicate the termites. If you become aware of any activity do not disturb the termites in any way. You should notify us as soon as possible. Please contact us if you ever have any concerns about Termites or the effectiveness of the Barrier.

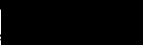
**Post Construction:** Terms and Conditions of Page 1 form an important part of this Certificate. If the above barrier(s) is / are integrated with the concrete then the concrete forms an integral part of the termite barrier to this structure. In this case, the concrete should have been poured in accordance with AS3680.1-2000.

JWK Pest Control did not install any concrete or any part of the building structure that forms any part of the barrier and takes no responsibility for any failure of the Termite Barrier that results from the failure of any concrete or building construction to perform as a Termite Barrier.

Installation Firm: JWK Pest Control Name of Installer: Jim Keeping

Firm's Address: P.O.Box 818, Emerald, Qld 4720 Installers License No.: 3045

Signature: 

Telephone:  Date: 14 March 2011



JWK Pest Control  
P.O Box 818  
Emerald, QLD 4720  
Ph: 07 4982 0510

# PRE-PURCHASE INSPECTION REPORT

**For Client:**  
**Cresta Richardson**

**Re: Structure At -**  
**█ Kidd Street, Emerald**

Dated: Thursday, 7<sup>th</sup> April 2011

**Visual Timber Pest Inspection & Report in accord with AS 4349.3**  
**(for use in all States & Northern Territory but not the Australian Capital Territory)**

Account to: Cresta Richardson  
Phone: [REDACTED]  
Fax:  
Client: Cresta Richardson  
Invoice No: 9594

Vendor: N/A  
Purchaser: N/A  
Re: Structure at: [REDACTED] Kidd Street, Emerald

Inspection Date: 23 March 2011  
Report Prepared Date: 7 April 2011

**Summary Only**

**IMPORTANT DISCLAIMER**

- ◆ This Summary is supplied to allow a quick and superficial overview of the inspection results.
- ◆ This Summary is NOT the Report and cannot be relied upon on its own.
- ◆ This Summary must be read in conjunction with the full report and not in isolation from the report.
- ◆ If there should happen to be any discrepancy between anything in the Report and anything in this Summary, the information in the Report shall override that in this Summary.
- ◆ The Report is subject to Terms and Limitations.

**ACCESS**

Are there any Area(s) and/or Section(s) to which Access should be gained?  
No, read report in its entirety.

**TIMBER PEST ACTIVITY**

Were active subterranean termites (live specimens) found? No, read report in its entirety.

Was visible evidence of subterranean termite workings or damage found?  
Yes, read report in its entirety

Was visible evidence of borers of seasoned timbers found? No, read report in its entirety.

Was evidence of damage caused by wood decay (rot) fungi found? No, read report in its entirety.

For complete and accurate information You  
must refer to the following complete  
Visual Timber Pest Report.

**TERMS & LIMITATIONS:**

**Important Information** Any person who relies upon the contents of this report does so acknowledging that the following clauses which define the Scope and Limitations of the inspection form an integral part of the report.

**THIS IS A VISUAL INSPECTION ONLY** in accord with the requirements of AS 4349.3 Inspection of buildings Part 3: Timber pest inspections. Visual inspection was limited to those areas and sections of the property to which reasonable access (See Definition) was both available and permitted on the date of inspection. The inspection **DID NOT** include breaking apart, dismantling, removing or moving objects including, but not limited to, foliage, mouldings, roof insulation/sisalation, floor or wall coverings, sidings, ceilings, floors, furnishings, appliances or personal possessions. The inspector **CANNOT** see inside walls, between floors, inside skillion roofing, inside the eaves, behind stored goods in cupboards, in other areas that are concealed or obstructed. The inspector **DID NOT** dig, gouge, force or perform any other invasive procedures. An invasive inspection will not be performed unless a separate contract is entered into. In an occupied property it must be understood that furnishings or household items may be concealing evidence of Timber Pests which may only be revealed when the items are moved or removed. In the case of Strata type properties only the interior of the unit is inspected.

**SCOPE OF REPORT:** This Report is confined to reporting on the discovery, or non discovery, of infestation and/or damage caused by subterranean and dampwood termites (white ants), borers of seasoned timber and wood decay fungi (hereinafter referred to as "Timber Pests"), present on the date of the inspection. The inspection did not cover any other pests and this Report does not comment on them. Dry wood termites (Family: KALOTERMITIDAE) and European House Borer (*Hylotrupes bujulus Linnaeus*) were excluded from the inspection, but have been reported on if, in the course of the inspection, any visual evidence of infestation happened to be found. If *Cryptotermes brevis* (West Indian Dry Wood Termite) or *Hylotrupes bujulus Linnaeus* are discovered we are required by law to notify Government Authorities. If reported a special purpose report may be necessary.

**LIMITATIONS:** Nothing contained in the Report implies that any inaccessible or partly inaccessible areas or sections of the property being inspected by the inspector on the date of the inspection were not, or have not been, infested by Timber Pests. Accordingly this Report is **not a guarantee** that an infestation and/or damage does not exist in any inaccessible or partly inaccessible areas or sections of the property. Nor is it a guarantee that a future infestation of Timber Pests will not occur or be found.

**DETERMINING EXTENT OF DAMAGE:** The Report is **NOT** a structural damage Report. We claim no expertise in building and any inexpert opinion we give on timber damage **CANNOT** be relied upon. The Report will not state the full extent of any timber pest damage. The Report will state timber damage found as 'slight', 'moderate', 'moderate to extensive' or 'extensive'. This information is not the opinion of an expert. If any evidence of Timber Pest activity and/or damage resulting from Timber Pest activity is reported either in the structure(s) or the grounds of the property, then You must assume that there may be concealed structural damage within the building(s). This concealed damage may only be found when wall linings, cladding or insulation are removed to reveal previously concealed timbers. An invasive Timber Pest inspection (for which a separate contract is required) is strongly recommended and You should arrange for a qualified person such as a Builder, Engineer, or Architect to carry out a structural inspection and to determine the full extent of the damage and the extent of repairs that may be required. You agree that neither We nor the individual conducting the inspection is responsible or liable for the repair of any damage whether disclosed by the report or not.

**MOULD:** Mildew and non wood decay fungi is commonly known as Mould and is not considered a Timber Pest. However, Mould and their spores may cause health problems or allergic reactions such as asthma and dermatitis in some people. No inspection for Mould was carried out at the property and no report on the presence or absence of Mould is provided. Should any evidence of Mould happen to be noticed during the inspection, it will be noted in the Other Information (5.11) section of this report. If Mould is noted as present within the property and you are concerned as to the possible health risk resulting from its presence then you should seek advice from your local Council, State or Commonwealth Government Health Department or a qualified expert such as an Industry Hygienist.

**DISCLAIMER OF LIABILITY:** No liability shall be accepted on account of failure of the Report to notify any Termite activity and/or damage present at or prior to the date of the Report in any areas(s) or section(s) of the subject property physically inaccessible for inspection, or to which access for inspection is denied by or to the Licensed Inspector (including but not limited to any area(s) or section(s) so specified by the Report).

**DISCLAIMER OF LIABILITY TO THIRD PARTIES:** This Report is made solely for the use and benefit of the Client named on the front of this report. No liability or responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at their own risk.

**COMPLAINTS PROCEDURE:** In the event of any dispute or claim arising out of, or relating to the inspection or the Report, or any alleged negligent act or omission on Our part or on the part of the individual conducting the inspection, either party may give written Notice of the dispute or claim to the other party. If the dispute is not resolved within twenty one (21) days from the service of the written Notice then either party may refer the dispute or claim to a mediator nominated by Us. The cost shall be met equally by both parties or as agreed as part of the mediated settlement. Should the dispute or claim not be resolved by mediation then one or other of the parties may refer the dispute or claim to the Institute of Arbitrators and Mediators of Australia who will appoint an Arbitrator who will resolve the dispute by arbitration. The Arbitrator will also determine what costs each of the parties are to pay.

## VISUAL TIMBER PEST REPORT

### BRIEF DESCRIPTION OF STRUCTURE(S) INSPECTED:

- 1.1 **Building:** Domestic lowset. **Construction:** Floor: Concrete slab . Walls: Cavity Brick. Roof: Colourbond. **Outbuilding(s):** Sheds. Fences etc: Colourbond.

Any building or part of a building that is constructed on a concrete slab is always more susceptible to termite attack because of possible concealed termite entry.

- 1.2 **Areas Inspected:** Only structures, fences &/or trees within 50m of the building but within the property boundaries were inspected. The areas inspected were: - Exterior, Interior, Roof Void, Out Buildings, Grounds, , Other areas also inspected, if any, were: Garage.

- 1.3 **Areas NOT Inspected:** No inspection was made, and no report is submitted, of inaccessible areas. These include, but may not be limited to, cavity walls, concealed frame timbers, eaves, flat roofs, fully enclosed patios subfloors, soil concealed by concrete floors, fireplace hearths, wall linings, landscaping, rubbish, floor coverings, furniture, pictures, appliances, stored items, insulation, hollow blocks/posts, etc.

- 1.4 **Other Area(s)\* to which REASONABLE ACCESS for inspection was NOT AVAILABLE and the Reason(s) why include:** Nil

Please note since a complete inspection of the above areas was not possible, timber pest activity and/or damage may exist in these areas.

- 1.5 **Area(s) in which Visual Inspection was Obstructed or Restricted and the Reason(s) why include:**

Please note since a complete inspection of the above areas was not possible, timber pest activity and/or damage may exist in these areas.

- 1.6 **High Risk Area(s) to which Access should be gained, or fully gained, since they may show evidence of Timber Pests or damage:** Nil

- 1.7 **Was the property furnished at the time of inspection?** No.

Where a property is furnished at the time of the inspection then you must understand that the furnishings and stored goods may be concealing evidence of Timber Pest Activity. This evidence may only be revealed when the property is vacated. A further inspection of the vacant property is strongly recommended in this case.

### SUBTERRANEAN TERMITES:

- 1.1 **Were active termites (live insects) present at the time of the inspection:**  
None found at the time of the inspection.

If the answer was "none found at the time of the inspection" then the following termite description is not applicable. Go to 2.2.

If the answer was "yes" then the termites are believed to be *(not applicable as none found)* at the time of the inspection. The termites have the potential to cause extensive and severe damage to structural and decorative timbers and were located mainly in, but not necessarily limited to, the following areas:

1.1 **Termites nest was not located.**

1.1 **Evidence of subterranean termite workings and/or damage was found in but not necessarily limited to:** Termite damage was found in door frame and window frame.

1.1 **Where evidence of termite activity was found in the grounds then the risk to buildings is very high. Where evidence of termite workings was found in the grounds or the building(s) then the risk of a further infestation is high.**

2.4 Was any evidence of timber damage visible? None found at the time of the inspection.

We claim no expertise in building. No termite damage was visible.

### VERY IMPORTANT:

2.5 If live termites or any evidence of termite workings or damage was reported above within the building(s) or in the ground and fences then it must be assumed that there may be concealed termite activity and/or timber damage. This concealed activity or damage may only be found when alterations are carried out such as when wall linings, cladding or insulation are removed or if you arrange for an invasive inspection. We claim no expertise in structural engineering or building. We strongly recommend that you have a qualified person such as a Builder, Engineer, Architect or other qualified expert in the building trade determine the full extent of the damage, if any. This may require an invasive inspection. We take no responsibility for the repair of any damage whether disclosed by this report or not. (See Terms & Limitations).

Where visual evidence of termite workings and/or damage is reported above, but no live termites were present at the time of inspection, you must realise that it is possible that termites are still active in the immediate vicinity and the termites may continue to cause further damage. It is not possible, without benefit of further investigation and a number of inspections over a period of time, to ascertain whether any infestation is active or inactive. Active termites may simply have not been present at the time of inspection due to a prior disturbance, climatic conditions, or they may have been utilising an alternative feeding source. Continued, regular, inspections are essential. Unless written evidence of a termite protection program in accord with "Australian Standard 3660" with ongoing inspections is provided, you must arrange for a treatment in accord with "Australian Standard 3660" to be carried out immediately to reduce the risk of further attack.

2.6 General remarks: A more thorough INVASIVE INSPECTION is available. Where any current visible evidence of Timber Pest activity is found it is strongly recommended that a more invasive inspection is performed. Trees on the property up to a height of 2m have been visually inspected, where possible and practicable, for evidence of termite activity. It is very difficult, and generally impossible to locate termite nests since they are underground and evidence in trees is usually well concealed. We therefore strongly recommend that you arrange to have trees test drilled for evidence of termite nests.

2.7 Signs of a termite treatment were found and is evidence of a possible previous termite treatment. A Retreatable Termite Barrier System is in place.

**WARNING:** If evidence of drill holes in concrete or brickwork or other signs of a possible previous treatment is reported then the treatment was probably carried out because of an active termite attack. Extensive structural damage may exist in concealed areas. You should have an invasive inspection carried out and have a builder determine the full extent of any damage and the estimated cost of repairs as the damage may only be found when wall linings etc are removed.

Normally if a termite treatment has been carried out then a durable notice should be located in the meter box indicating the type of termite shield system, treated zone or combination has been installed.

2.8 A durable notice was found and indicated that a Retreatable Termite System has been retreated

This firm can give no assurances with regard to work that may have been previously performed by other firms. You should obtain copies of all paperwork and make your own inquiries as to the quality of the treatment, when it was carried out and warranty information. In most cases you should arrange for a treatment in accord with "Australian Standard 3660" be carried out to reduce the risk of further attack.

### 3. BORERS OF SEASONED TIMBER

3.1 *Lyctus brunneus* (powder post beetle) is not considered a significant pest of timber. Damage is confined to the sapwood so treatment or timber replacement is not usually required. However, you should have a building expert investigate if any timber replacement is required.

3.2 *Anobium punctatum* (furniture beetle) and *Calymnaderus incisus* (Queensland pine beetle) must always be considered active, unless proof of treatment is provided, because, unless the timber is ground up, one cannot determine conclusively if activity has ceased. Total timber replacement of all susceptible timbers is recommended. A secondary choice is treatment. However, the evidence and damage will remain and the treatment may need to be carried out each year for up to three years.

3.3 Was visible evidence of borers found? No evidence located.  
No damage was found at the time of the inspection

We claim no expertise in building and if any evidence or damage has been reported then you must have a building expert determine the full extent of damage and the estimated cost of repairs or timber replacement (See Terms & Limitations).

- 3.4 Borer activity is usually determined by the presence of exit holes and/or frass. Since a delay exists between the time of initial infestation and the appearance of these signs, it is possible that some borer activity may exist that is not discernible at the time of inspection.
- 3.5 **Borer recommendations:** Replacement of all susceptible timbers is always preferred since, in the event of selling the property in the future it is probable that an inspector will report the borers as active (see above). A chemical treatment to control and/or protect against Furniture beetle and/or Queensland pine beetle can be considered as a less effective, lower cost option. Before considering this option you should consult with a builder (See Terms & Limitations) to determine if the timbers are structurally sound. Following the initial treatment a further inspection is essential in twelve months time to determine if further treatment is needed. Treatments over a number of consecutive years may be required.

#### 4. FUNGAL DECAY CAUSED BY WOOD DECAY FUNGI

- 4.1 Was evidence of wood decay fungi (wood rot) found? None found at the time of the inspection.
- 4.2 No damage was found at the time of the inspection.

We claim no expertise in building and if any evidence of fungal decay or damage is reported you should consult a building expert determine the full extent of damage and the estimated cost of repairs or timber replacement (See Terms & Limitations).

#### 5. CONDITIONS THAT ARE CONDUCTIVE TO TIMBER PESTS

- 5.1 **Water leaks:** Water leaks, especially in or into the subfloor or against the external walls, increases the likelihood of termite attack. Leaking showers or leaks from other 'wet areas' also increase the likelihood of concealed termite attack. Hot water overflows should be plumbed away from the building.

At the time of the inspection no visible leaks were found:

We claim no expertise in building and if any leaks were reported then you must have a plumber or other building expert determine the full extent of damage and the estimated cost of repairs.

- 5.2 **Moisture:** At the time of the inspection moisture readings were normal

High moisture readings can be caused by any one of the following: poor ventilation, ineffective drainage, leaking pipes, leaking roofs, defective flashing or by concealed termite activity. The areas of high moisture should be investigated by way of an invasive inspection.

If a high moisture was reported then you must have a building expert investigate the moisture and its cause and determine the full extent of damage and the estimated cost of repairs.

- 5.3 **Drainage:** Poor drainage, especially in the subfloor, greatly increases the likelihood of wood decay and termite attack. We claim no expertise in plumbing and drainage, however it appears that drainage is generally not applicable.

Where drainage is considered inadequate a plumber, builder or other building expert must be consulted.

- 5.4 **Hot water services and air conditioning units** which release water alongside or near to building walls should be piped to a drain (if not possible then several meters away from the building) as the resulting wet area is highly conducive to termites.

Is there a need for this work to be carried out? No, no leaks found at time of inspection.

- 5.5 **Ventilation:** Ventilation, particularly to the sub-floor region is important in minimising the opportunity for timber pests to establish themselves within a property.

We claim no expertise in building, however, the ventilation appears to be generally not applicable. Where ventilation is considered inadequate a builder or other expert should be consulted.

- 5.6 **Edge Exposure:** Where external concrete slab edges are not exposed there is a high risk of termite entry. In some buildings built since July 1995 the edge of the slab forms part of the finished system. In these buildings an inspection zone of at least 75mm should be maintained to

permit detection of termite entry. The edge should not be concealed by render, tiles, cladding, flashings, adjoining structures, paving, soil, turf or landscaping etc. Where this is the case you should arrange to have the slab edge exposed for inspection. Concealed termite entry may already be taking place but could not be detected at the time of the inspection. This may have resulted in concealed timber damage.

Does the slab edge inspection zone fully comply? Not applicable.

**Note:** A very high proportion of termite attacks are over the slab edge. Covering the slab edge makes concealed entry easy. This is particularly true of infill type slab construction. Termite activity and or damage may be present in concealed timbers of the building. We strongly recommend frequent regular inspections in accordance with AS 3660.2.

- 5.7 Weep holes in external walls:** It is very important that soil, lawn, concrete paths or pavers do not cover the weep holes. Sometimes they have been covered during the rendering of the brick work. They should be clean and free flowing. Covering the weep holes in part or in whole may allow undetected termite entry.

Were the weep holes clear allowing the free flow of air? Not applicable.

- 5.8 Termite Shields (Ant Caps) should be in good order and condition** so termite workings are exposed and visible. This helps stop termites gaining undetected entry. Joins in the shielding should have been soldered during the installation. Whenever it is observed that the joins in the shielding have not been soldered then the shielding must be reported as inadequate. It may be possible for a builder to repair the shielding. If not, a chemical treated zone may need to be installed to deter termites from gaining concealed access to the building. Missing, damaged or poor shields increase the risk of termite infestation.

We claim no expertise in building. However, in our opinion the termite shields appear to be adequate. If considered inadequate a builder or other building expert should be consulted.

Other physical shield systems are not visible to inspection and no comment is made on such systems.

- 5.9 Other areas and/or situations that appear conducive to (may attract) subterranean termite infestation:** Good access

**5.10 Comments on other Conducive Conditions:**

- 5.11 Other information:** Termite workings were treated and no subsequent live termites were found.

Although no mould was noted, this house had not had the walls opened up to dry after the flood waters. However, as termite workings were also noted, the flood waters would have reduced the effectiveness of these barriers, but no live termites were seen in this visual inspection. The subsequent retreatment carried out by my Company would have replaced the full effectiveness of these barriers for approximately the next two (2) years.

## **6. OVERALL ASSESSMENT OF THE PROPERTY:**

- 6.1** Where the evidence of live termites or termite damage or termite workings (mudding) was found in the building(s) then the risk of a further attack is extremely high. Where evidence of live termites or termite damage or termite workings was found in the grounds but not in the buildings then the risk to buildings must be reported as high to extremely high.
- 6.2** At the time of the inspection the **DEGREE OF RISK OF SUBTERRANEAN TERMITE INFESTATION** to the overall property was considered to be moderate to high.
- 6.3 SUBTERRANEAN TERMITE TREATMENT RECOMMENDATION:** A management program in accord with AS 3660-2000 to protect against subterranean termites is considered to be strongly recommended and a termite treatment proposal is not attached.
- 6.4 FUTURE INSPECTIONS:** AS 3660.2-2000 recommends "regular competent inspections should be carried out at least on an annual basis but more frequent inspections are strongly recommended". It goes on to inform that "regular inspections will not prevent termite attack, but may help in the detection of termite activity. Early detection will allow remedial treatment to be commenced sooner and damage to be minimized".

Due to the degree of risk of subterranean termite infestation noted above and all other findings of this report, we strongly recommend that a full inspection and written report in accord with AS 4349.3 or AS 3660.2-2000 is conducted at this property every 6 months but not more than 12 months.



## **IMPORTANT MAINTENANCE ADVICE REGARDING INTEGRATED PEST MANAGEMENT FOR PROTECTING AGAINST TIMBER PESTS:**

Any structure can be attacked by Timber Pests. Periodic maintenance should include measures to minimise possibilities of infestation in and around a property. Factors which may lead to infestation from Timber Pests include situations where the edge of the concrete slab is covered by soil or garden debris, filled areas, areas with less than 400mm clearance, foam insulation at foundations, earth/wood contact, damp areas, leaking pipes, etc; form-work timbers, scrap timber, tree stumps, mulch, tree branches touching the structure, wood rot, etc. Gardens, pathways or turf abutting or concealing the edge of a concrete slab will allow for concealed entry by timber pests. Any timber in contact with soil such as form-work, scrap timbers or stumps must be removed from under and around the buildings and any leaks repaired. You should endeavour to ensure such conditions DO NOT occur around your property.

We further advise that you engage a professional pest control firm to provide a termite management program in accord with AS 3660 to minimise the risk of termites attack. There is no way of preventing termite attack. Even AS 3660 advises that "the provision of a complete termite barrier will impede and discourage termite entry into a building. It cannot prevent termite attack. Termites can still bridge or breach barriers but they can be detected more readily during routine inspections."

You should read and understand the following important information. It will help explain what is involved in timber pest inspection, the difficulties faced by a timber pest inspector and why it is not possible to guarantee that a property is free of timber pests. It also details important information about what you can do to help protect your property from timber pests. This information forms an integral part of the report.

### **REASONABLE ACCESS**

Only areas to which reasonable access is available were inspected. The Australian Standard 4349.3 defines reasonable access as "areas where safe, unobstructed access is provided and the minimum clearances specified in the Table below are available or, where these clearances are not available, areas within the consultant's unobstructed line of sight and within arm's length. Reasonable access does not include removing screws and bolts to access covers." Reasonable access does not include the use of invasive or destructive inspection methods. Nor does reasonable access include cutting or making access through or moving heavy furniture or stored goods.

	Access hole	Crawl space	Height
	450 x 400mm	600 x 600mm	Accessible from 2.1m step ladder or 3.6m ladder placed against a wall.
	500 x 400mm	Vertical clearance Timber floor: 400mm to bearer, joist or other obstruction. Concrete floor: 500mm	
			Accessible from a 3.6m ladder.

### **INVASIVE PHYSICAL INSPECTION IS AVAILABLE AND RECOMMENDED**

There are many limitations to this visual inspection only. With the permission of the owner we WILL perform a more invasive physical inspection that involves moving or removing stored items, furniture or foliage during the inspection. We WILL physically touch, tap, or apply necessary force/gouge suspected accessible timbers. We WILL gain access to areas, where possible and considered practical and necessary, by way of cutting traps and access points. This report is available by ordering with several days notice. Inspection time for this style of inspection is longer than for a VISUAL INSPECTION. It involves disruption in the case of an occupied property. Permanent marking is likely. You must arrange for the written permission of the owner before we proceed. Please read all the above information and confirm that our firm will not be held liable for any damage to your property. A price is available on request.

Homes constructed on concrete slabs pose special problems with respect to termite attack. If the edge of the slab is concealed by concrete paths, patios, pavers, garden beds, lawns, foliage, etc then it is possible for termites to affect concealed entry into the property. They can then cause extensive damage to concealed framing timbers. Even the most experienced inspector may be unable to detect their presence due to concealment by wall linings. Only when the termites attack timbers in the roof void, which may in turn be concealed by insulation, can their presence be detected. Where termite damage is located in the roof it should be expected that concealed framing timbers will be extensively damaged. With a concrete slab home it is imperative that you expose the edge of the slab and ensure that foliage and garden beds do not cover the slab edge. Weep holes must be kept free of obstructions. It is strongly recommended that you have a termite inspection in accordance with AS 3660.2 carried out as recommended in this report.

**SUBTERRANEAN TERMITES**

**No property is safe from termites!** Termites are the cause of the greatest economic losses of timber in service in Australia. Independent data compiled by State Forestry shows 1 in every 5 homes is attacked by termites at some stage in its life. More recent data would indicate that this is now as high as 1 in every 3. Australia's subterranean termite species (white ants) are the most destructive timber pests in the world. In fact it can take "as little as 3 months for a termite colony to severely damage almost all the timber in a home".

**How Termites Attack your Home.** The most destructive species live in large underground nests containing several million timber destroying insects. The problem arises when a nest matures near your home. Your home provides natural shelter and a food source for the termites. The gallery system of a single colony may exploit food sources over as much as one hectare, with individual galleries extending up to 50 metres to enter your home, where there is a smorgasbord of timber to feast upon. Even concrete slabs do not act as a barrier; they can penetrate through cracks in the slab to gain access to your home. They even build mud tubes to gain access to above ground timbers. In rare cases termites may create their nest in the cavity wall of the property without making ground contact. In these cases it may be impossible to determine their presence until extensive timber damage occurs.

**Termite Damage.** Once in contact with the timber they excavate it often leaving only a thin veneer on the outside. If left undiscovered the economic species can cause many thousands of dollars damage and cost two to five thousand dollars (or more) to treat.

**Subterranean Termite Ecology.** These termites are social insects usually living in underground nests. They may be in trees or in rare instances they may be in above ground areas within the property. They travel underground to enter the building and then remain hidden within the timber making it very difficult to locate them. Where timbers are concealed, as in most modern homes, it makes it even more difficult to detect their presence. Especially if gardens have been built up around the home and termite barriers are not in place or poorly maintained. Termites form nests in all sorts of locations and they are usually hidden. There may be more than one nest on a property. The diet of termites in the natural environment is the various hardwood and softwood species growing throughout Australia. These same timbers are used in buildings. Worker termites move out from their underground nest into surrounding areas where they obtain food and return to nurture the other casts of termites within the nest. Termites are highly sensitive to temperature, humidity and light and hence cannot move over ground like most insects. They travel in mud encrusted tunnels to the source of food. Detection of termites is usually by the presence of mud tunnels rising from the ground into the affected structure. This takes an expert eye.

Termite barriers protect a building by forcing termites to show themselves. Termites can build mud tubes and termite barriers to reach the timber above. The presence of termite tracks or leads does not necessarily mean that termites have entered the timber though. A clear view of walls and piers and the sub-floor means that detection should be fairly easy. However many styles of building do not lend themselves to ready detection of termites. The design of some properties is such that the detection by a pest inspector difficult, if not impossible.

Probing of walls and internal timbers is an adjunct or additional means of detection of termites. It is not as reliable as locating tracks. The use of a moisture meter is a useful aid for the detection of termites concealed behind thin wall panels, but it only detects high levels of moisture. Damage that has dried out will not be recorded. It may also provide false readings. Termite damage is present in the ceiling space however some roofs of a low pitch and with the presence of air conditioning ductwork and hot water services may prevent a full inspection of the ceiling. Therefore since foolproof and absolute certain detection is not possible the use of regular inspections is a necessary step in protecting timbers from termite attack.

Borers are the larvae of various species of beetles. The adult beetles lay their eggs within the timber. The eggs hatch out into larvae (grubs) which bore through the timber and can cause significant structural damage. The larvae may reside totally concealed within the timber for a period of several years before passing into a dormant pupal stage. Within the pupal case they metamorphose (change) into the adult beetle which cuts a hole in the outer surface of the timber to emerge, mate and lay further eggs to continue the cycle. It is only through the presence of these emergence holes, and the frass formed when the beetles cut the exit holes that their presence can be detected. Where floors are covered by carpets, tiling, or other floor coverings and where no access to the underfloor area is available it is not possible to determine whether borers are present or not. This is particularly the case with the upper floors of a dwelling.

Borers of 'green' unseasoned timber may also be present. However these species will naturally die out as the timbers dry out in service. Whilst some emergence holes may occur in a new property it would be unusual for such a borer to cause structural damage, though the exit holes may be unsightly.

**Anobium borer (furniture beetle) and Queensland pine borer.** These beetles are responsible for instances of flooring collapse, often triggered by a heavy object being placed on the floor (or a person stepping on the affected area). Pine timbers are favoured by this beetle and, while the sapwood is preferred, the heartwood is also sometimes attacked. Attack by this beetle is usually observed in timbers that have been in service for 10-20 years or more and mostly involves flooring and timber wall panelling. The frass from the flight holes (faeces and chewed wood) is fine and gritty. Wood attacked by these borers is often honeycombed.

**Lyctus borer (powder post beetle).** These borers only attack the sapwood of certain susceptible species of hardwood timber. Since it is a requirement that structural timbers contain no more than 25% Lyctus susceptible sapwood these borers are not normally associated with structural damage. Replacement of affected timbers is not recommended and treatment is not approved. Where decorative timbers are affected the emergence holes may be considered unsightly in which case timber replacement is the only option. Powder post beetles mostly attack during the first 6-12 months of service life of timber. As only the sapwood is destroyed, larger dimensional timbers (such as rafters, bearers and joists) in a house are seldom weakened significantly to cause collapse. In small dimensional timbers (such as tiling and ceiling battens) the sapwood may be extensive, and its destruction may result in collapse. Replacement of these timbers is the only option available.

**TIMBER DECAY FUNGI**

The fruiting bodies of wood decay fungi vary in size, shape and colour. The type of fungi encountered by pest controllers usually reside in poorly ventilated subfloors, below wet areas of the home, exterior timbers and in areas that retain water in the soil. The durability and type of timbers are factors along with the temperature and environment. Destruction of affected timbers varies with the symptoms involved. Removal of the moisture source usually alleviates the problem. Fungal decay is attractive to termites and if the problem is not rectified it may well lead to future termite attack.

**CONTACT THE INSPECTOR**

Please feel free to contact the inspector who carried out this inspection. Often it is very difficult to fully explain situations, problems, access difficulties or timber Pest activity and/or damage in a manner that is readily understandable by the reader. Should you have any difficulty in understanding anything contained within this report then you should immediately contact the inspector and have the matter explained to you. If you have any questions at all or require any clarification then contact the inspector prior to acting on this report.

The inspection was carried out by: Jim Keeping  
(Name of Inspector)

Inspectors contact phone number: [redacted] State Licence No: 3045 Insurance Accreditation Number:

Dated this 7<sup>th</sup> day of April 20011

SIGNED FOR AND ON BEHALF OF: JWK Pest Control  
(Name of Company)

Signature: [redacted]

Your ref: [REDACTED]

25 July 2011

Suncorp Metway Insurance Limited  
ABN 83 075 695 966  
AFSL 229869

G1187  
GPO Box 1145  
BRISBANE QLD 4001

Telephone: 07 3362 1637  
Facsimile: 1300 046 914

[www.suncorp.com.au](http://www.suncorp.com.au)

Mr Jeffrey Mann and Ms Cresta Richardson

[REDACTED]  
EMERALD QLD 4720

Dear Mr Mann and Ms Richardson

Your Claim: [REDACTED] Flood

Thank you for contacting Suncorp to lodge a claim for flood damage under your Classic Home and Contents policy at [REDACTED] Kidd St, Emerald, QLD 4720

We appreciate you allowing JWK Pest Control to inspect the damage. We have received their report which does not confirm that there is damage to your property from termites as a result of this flood. They have however confirmed that there is damage due to termites.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states:

*We cover loss or damage caused by insured events 1 to 12*

*When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the Insured address.*

Our PDS defines an event on page 159 as a "single occurrence which is not intended or expected to happen by you".

Furthermore,

*We do not cover*

- Loss or damage caused by insects, birds or vermin (eg. Termites, rats, rabbits and mice)*

*But we will cover:*

- fire damage they cause under insured event 3 (fire)*
- damage under insured event 9 (breakage of fixed glass).*

This is outlined in page 121 of your Product Disclosure Statement.

We also refer you to page 126 of your Product Disclosure Statement;

*We do not cover*

*Consequential losses or extra costs following an insured incident including;*

- Loss of income or wages
- Cost of your time to prove your loss or to help us assess your claim
- Cost of hiring appliances after yours are lost, damaged or stolen
- Professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs
- Cost of replacing or reapplying pest control chemicals and baits in or around your home
- Loss of water bursting or leaking pipe or water container

Unless

This is covered by an additional feature or option under this policy

We recommend appointing a qualified tradesperson to examine your window frame, and rectify any problems identified.

We will however cover the resultant damage caused by this flood.

We must inform you that if the overall problem with your window frame is not rectified, any future claims relating to this issue will not be accepted. We refer you to page 2 of your Product Disclosure Statement which specifies you must:

- *keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs.*
- *take all reasonable care to prevent theft, loss, damage or legal liability.*

If you would like to discuss your policy or claim further please contact me on [REDACTED]

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[REDACTED]  
Client Manager  
Claims Services QLD/NT