

QFCI

Date:

27/09/11

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Exhibit Number:

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| Allianz  | Incoming Correspondence for claim [REDACTED] | ACMS Adelaide |
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Incoming Correspondence Details

| | | | |
|--------------|-------------------------------------|-----------------------|--|
| Claim number | [REDACTED] | Status | <input type="radio"/> Active <input checked="" type="radio"/> Complete |
| Subject | Email from Ins. - Dispute of Denial | Type | |
| From | | Date sent: | 27/04/2011 09:13:17 AM ZE 10 |
| Allocated to | [REDACTED] | Date received in ACMS | 27/04/2011 09:15:51 AM ZE 10 |

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Comments

Original recipient information

To [REDACTED]

Body

[REDACTED]
 Senior Claims Service Consultant
 Customer Services - Claims
 Allianz Australia Insurance Limited
 Ph: [REDACTED]
 Email: [REDACTED]

----- Forwarded by Timothy Griffith/AdelaideBC1/Allianz-AU on 27/04/2011 08:43 AM -----

Rob Clements [REDACTED] To [REDACTED]
 24/04/2011 09:30 PM cc [REDACTED]

Please consider the environment before printing this email

Dear [REDACTED]

We wish to formally pursue the dispute resolution process with regards to our Property and Contents claims.

The grounds upon which we do this relate specifically to the characteristics of our particular property. Section 9.5 (Page 80) of the ICA Hydrology Panel report specifically refers to instances where properties also suffered initial inundation from overland flow flooding. The possibility of flood damage due to the topography and characteristics of the landscape in these instances is beyond the scope of the report and in our claim warrants further investigation of our specific property.

As stated to the Assessor at the time of assessment, our property is particularly low lying in relation to surrounding properties. The run off from surrounding properties and roads would have been significant during the storm events leading up to the peak of the floods in January and

contributed mostly to the flooding that occurred at our property. This is further supported by neighbors feedback which indicated the level of flooding at our particular property had entered the house days before the peak levels of the Brisbane river.

We request that Allianz conduct further investigation on the causation of flooding to our specific property, rather than rely on general findings of ICA Hydrology Panel reports. Furthermore the quality of the assessment conducted by Ryan Sandilands of Cunningham Lindsey was neither thorough or adequate enough to draw any meaningful conclusions about the causation of flooding at our property.

We look forward to deeper analysis and more consultation during the dispute resolution process.

Kind regards,
Robert [REDACTED] Clements

On 04-Apr-2011, at 10:40 AM, [REDACTED] wrote:

Dear Mrs & Mr Clements

I confirm receipt of your email of 31 March and our subsequent phone call in which you have advised of your wish for a review of your claim denial via the Internal Dispute Resolution Process. Please find enclosed a copy of the Loss Adjusters 1st Report and Denial Letter for your review. Furthermore, the Hydrologists Report on which we have based our decision is available via the Insurance Council of Australia website www.insurancecouncil.com.au. The particular report is entitled Flooding in the Brisbane River Catchment, January 2001, Volume 2 - Flooding in Brisbane City LGA. We are currently unable to distribute the report electronically due to the size of the report, however can release via post upon request.

After reviewing all of the reports and information, if you wish to pursue Internal Dispute Resolution, if you could respond in writing (email, fax or post as per the details below) with specific points you wish to dispute. Upon receipt of this your claim dispute will be escalated to IDR stage.

We draw reference to the enclosed denial letter and reiterate your policy specifically excludes loss or damage to your building and contents caused by flood as defined in the policy wording.

Kind Regards

[REDACTED]
Senior Claims Service Consultant
Customer Services - Claims
Allianz Australia Insurance Limited
Ph [REDACTED]

Email: [REDACTED] --- Please consider the environment
before printing this email ---

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