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QUEENSLAND FLOODS COMMISSION ON INQUIRY EIGHTH  
AFFIDAVIT OF GRAHAM IAN DALE SWORN 15/10/2011

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VOLUME 1 of 1

**QFCI**

Date:

18/10/11

Jm

Exhibit Number:

851

# QUEENSLAND FLOODS COMMISSION OF INQUIRY

*Commissions of Inquiry Act 1950*

## EIGHTH AFFIDAVIT

I, **GRAHAM IAN DALE** c/- 2649 Logan Road Eight Mile Plains, Brisbane in the State of Queensland, General Manager, say on oath:

### BACKGROUND

1. I am the General Manager, Personal Insurance Claims of RACQ Insurance Limited (**RACQ Insurance**).
2. This affidavit is provided on behalf of RACQ Insurance in response to a notice served on me on 10 October 2011 by Justice C E Holmes, Commissioner of Inquiry, pursuant to section 5(1)(d) of the *Commissions of Inquiry Act 1950* (Qld) to provide information in respect of matters listed in that notice (**Eighth Letter of Inquiry**).
3. Copies of the Eighth Letter of Inquiry and its cover letter are **Exhibits 1 and 2** to this affidavit.

### RESPONSE TO EIGHTH LETTER OF INQUIRY

4. The matters set out below are not, or are not necessarily, matters of which I have direct knowledge other than by having regard to the records of RACQ Insurance (which I have done in order to provide this affidavit). I have, in answering the questions in the Eighth Letter of Inquiry done so based on my experience, my own knowledge where possible and relying on material maintained by RACQ Insurance or provided by others.
5. Also I have, with the assistance of others, assembled information and material to respond to the questions the subject of the Eighth Letter of Inquiry. I have, however, not been able to personally review all of the material which has been assembled for that purpose or exhibited to this affidavit.
6. While I have made every reasonable effort to ensure that my answers are accurate, the very short period of time that has been allowed for my response to this and a number of other Requirements has limited the scope of my possible investigations.

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Signed

**AFFIDAVIT**

Filed on behalf of RACQ Insurance Limited

Taken by:

**COOPER GRACE WARD**

Level 21, 400 George Street  
Brisbane 4000 Australia

T 61 7 3231 2444

F 61 7 3221 4356

7. For ease of reference I have set out in this affidavit the headings and questions from the Eighth Letter of Inquiry and provided my response to them below.
1. **In respect of the above information, please set out anything with which Mr Dale disagrees, and the reasons why.**
8. **Exhibit 3** is a table which makes reference to the information Mr Sharp has given to the Commission (as set out in the Eighth Letter of Inquiry). My comments in relation to the information Mr Sharp has provided to the Commission are set out in the table.
2. **Please provide a copy of the contract of insurance which applied in respect of the claim.**
9. The following documents make up the policy documentation for Mrs Sharp's policy:
- (a) Certificate of Insurance;
  - (b) [REDACTED] sent to Mr Sharp in May 2009; and
  - (c) [REDACTED] sent to Mr Sharp in May 2010.
10. **Exhibit 4** to this affidavit is a bundle of these documents.
3. **Please set out a chronology of the claim, which includes:**
- 3.1. **All steps taken, and investigations made, in determining the claim and any complaint or internal review.**
  - 3.2. **Details of all communications between RACQ Insurance and Mr Sharp (and/or his legal representative).**
11. **Exhibit 5** to this affidavit contains a chronology of dealings with and as concern Mr and Mrs Sharp in respect of their claim. That exhibit identifies the records relied on to compile the information in the exhibit.
4. **Please provide copies of all records, including file notes and audio recordings, in respect of the claim, including, but not limited to, all communications between RACQ Insurance and Mr Sharp (and/or his legal representative).**
12. As I have described in my Second Affidavit to the Commission, RACQ Insurance maintains an electronic claim file through a computer system known as ClaimCenter. A copy of the notes for Mr and Mrs Sharp's claim from ClaimCenter is **Exhibit 6** to this affidavit.
13. A complete copy of RACQ Insurance's claim file supplemented with documents provided to me by MYI Freemans and Water Technology is **Exhibits 7 to 25** to this affidavit.
14. **Exhibit 26** is a bundle of transcripts of call recordings RACQ Insurance has, in the limited time available, located relating to Mr and Mrs Sharp's claim. **Exhibit 27** is a CD containing electronic copies of the recordings. Please note that within the time available to prepare this

Signed:

[REDACTED]

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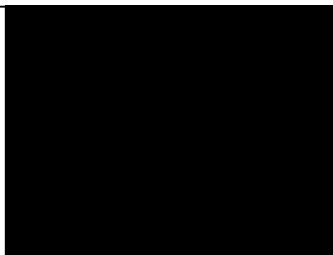
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[REDACTED]

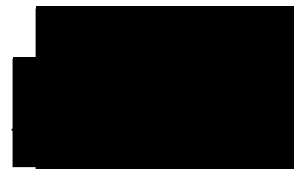
affidavit I have not been able to check whether the names of the electronic files on the CD in all instances accurately reflect the time and date of each call. I believe, however, that the transcripts are correct in this regard.

5. **In respect of point 2 above, please provide copies of any instructions, written or oral, which RACQ Insurance provided to the assessor/s and copies of any assessor's report/s.**
15. Paragraphs 7 to 10 of my First Affidavit sworn 1 September 2011 outline RACQ Insurance's arrangements with loss adjusters MYI Freemans and Stream during the Queensland flood events. As stated in that affidavit, after the floods associated with ex-Cyclone Tasha occurred in December 2010, I made the decision that MYI Freemans would take the loss adjusting lead on claims which occurred outside of South East Queensland. When the January floods occurred, I decided that MYI Freemans would take the loss adjusting lead from claims arising from these events as well. This role entailed, amongst other things, MYI Freemans inspecting affected properties and co-ordinating the involvement of Stream if required.
16. RACQ Insurance instructed MYI Freemans in respect of Mr and Mrs Sharp's claim on 14 January 2011 (the day after his claim was lodged). A copy of RACQ Insurance's instructions to MYI Freemans in relation to Mr and Mrs Sharp's claim is Exhibit 8 to this affidavit.
17. A copy of the report received from MYI Freemans in respect of Mr and Mrs Sharp's claim is Exhibit 12 to this affidavit.
6. **In respect of points 5 to 7 and 11 above:**
- 6.1. **What were the reasons for denying the claim?**
18. On 20 May 2011 I determined that the cause of damage to Mr and Mrs Sharp's property was flood. Flood, as defined in the Household Insurance Product Disclosure Statement, is not covered.
- 6.2. **Were these communicated to Mr Sharp? If so, please provide copies of:**
- (a) **all records establishing that Mr Sharp was given reasons; and**
- (b) **the reasons given to Mr Sharp.**
- If the reasons were not communicated, why not?**
19. Mr Sharp was informed that his claim had been declined by telephone on 26 May 2011. In this phone call Mr Sharp was informed that his claim had been declined because the investigation of his claim had determined that the damage was caused by Flood which was

Signed:



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not covered under the terms of his policy. A copy of an electronic recording of that call is on a disc which is exhibited to this affidavit as Exhibit 27. A transcript of the electronic recording of the call is exhibited to this affidavit as Exhibit 26.

20. On 26 May 2011 RACQ Insurance sent Mr and Mrs Sharp a letter dated 23 May 2011 confirming the decision to decline their claim as the cause of damage to the property had been determined as flood. This letter also confirmed their eligibility for a payment from the RACQ Insurance Special Fund and provided information on the review process available to Mr and Mrs Sharp. The letter also stated that if Mr and Mrs Sharp had any queries or needed more information, to contact RACQ insurance on 137202. A copy of this letter is exhibited to this affidavit as Exhibit 19.

**6.3. What information did RACQ Insurance:**

- (a) obtain; and
- (b) rely upon in assessing and determining the claim?

21. I determined that the cause of damage to Mr and Mrs Sharp's property was flood on 20 May 2011. My decision on causation was based upon the following information obtained and relied upon by RACQ Insurance:

- (a) Mr and Mrs Sharp's claim lodgement details;
- (b) Loss adjuster report;
- (c) Water Technology's regional reports for "Middle Brisbane"; and
- (d) legal advice as to the issue of causation arising out of the reports received from Water Technology.

**6.4. If hydrology information was obtained?**

**6.4.1. What hydrology information was obtained?**

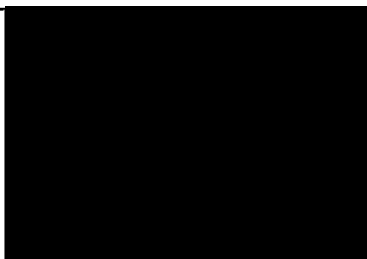
**6.4.2. When was it received?**

**6.4.3. To what area/s did it relate? Did it relate to:**

- (a) Fernvale in particular; and/or
- (b) Mr Sharp's property?

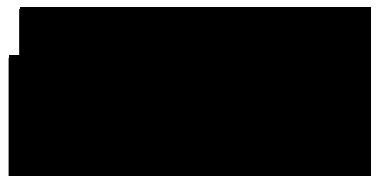
22. RACQ Insurance caused Water Technology to be retained to provide necessary hydrological advice. In the first instance their reports were provided on regional bases. The time and basis for this has been dealt with in other affidavits.

Signed:



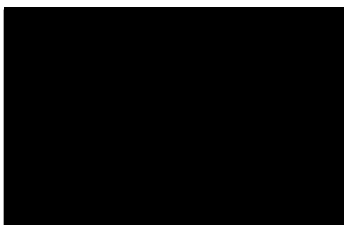
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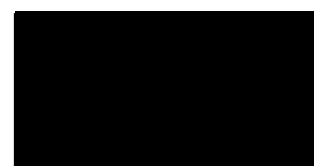


23. The first Water Technology report for the region they identified as Ipswich was received by RACQ Insurance on 9 March 2011 ("the first report"). It identified, in schedule B part 1, properties where in Water Technology's opinion the likely mechanism of inundation of these properties was the dual effect of rainfall in the Bremer River catchment and Brisbane River tailwater. The first report also identified areas where Water Technology considered there was a need to conduct further investigations for one reason or another. These comprised the properties identified in paragraph 10.2 (with schedule B part 3), paragraph 10.3 (with schedule A), and paragraph 10.4 (with schedule B part 2).
24. Properties in Fernvale (including Mr and Mrs Sharp's property) were included in schedule B part 2 in that first report. Accordingly they were identified by Water Technology as properties where further investigation was required. RACQ Insurance also insured properties in Lowood and Wivenhoe Pocket and all these properties were then reported upon by Water Technology as falling within a region which they termed "Middle Brisbane River Reaches".
25. I have been advised by Mr Stephen Clark, a director of Water Technology, that for this purpose Water Technology visited Mr and Mrs Sharp's property on 6 April 2011 to view the terrain and position of the residence. I understand that Mr and Mrs Sharp were not present during this inspection and therefore would be unlikely to be aware it was conducted. The visit was conducted during a general visit to the Fernvale area by Water Technology during which they inspected a number of properties insured by RACQ Insurance and spoke to a number of residents about the event. Water Technology's notes and photographs of the inspection conducted on 6 April 2011 are exhibited as Exhibit 14 to this affidavit.
26. By report dated May 2011 (received by RACQ Insurance on 5 May 2011) ("the second report") Water Technology reported on the causes of inundation in the Middle Brisbane River Reaches. Its conclusions with respect to the Fernvale area appear in Section 7 and Section 10.1 of that second report. Generally it reports that the flood event which caused damage was attributable to the releases from the Wivenhoe Dam. In relation to Mr and Mrs Sharp's property this second report (in paragraph 10.1 and schedule B) identified that further investigations were required. The second report is exhibited as Exhibit 15 to this affidavit.
27. I have been advised by [REDACTED] that Water Technology carried out further investigations. These included contacting Mr Sharp by telephone on 17 May 2011. I understand that the purpose of this call was to determine whether his property had been inundated by the earlier event prior to, or instead of, being inundated during the later Brisbane River flood. Water Technology's notes of the telephone call on 17 May 2011 are exhibited as Exhibit 16 to this affidavit.

Signed:



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28. Additionally, I understand that Water Technology conducted what is known as a "desktop review" which involved examining topographical maps, satellite imagery and Google Maps Street View imagery of the area.
29. By letter dated 19 May 2011 ("the third report") Water Technology reported that certain properties (including Mr and Mrs Sharp's property) had been identified by Water Technology as falling within schedule A (namely properties which experienced inundation solely as a result of the increase in the levels of the Brisbane River due to releases from the Wivenhoe Dam). The third report is exhibited as Exhibit 17 to this affidavit

**6.4.4. If a hydrologist did contact Mr Sharp as outlined in point 7 above:**

- (a) when did this occur;
- (b) why did this occur;
- (c) what information did Mr Sharp provide to the hydrologist; and
- (c) [sic] was the phone call the extent of the investigation made by the hydrologist in respect of Mr Sharp's property?

30. I have answered these requirements above.

31. A hydrologist did contact Mr Sharp by telephone on 17 May 2011. I understand that the purpose of this call was to determine whether his property had been inundated by the earlier event prior to, or instead of, being inundated during the later Brisbane River flood. This was not the extent of the investigations made in respect of Mr and Mrs Sharp's property as identified above.

**6.4.5. Please provide copies of any instructions, written or oral, given to the hydrologists and copies of any hydrology reports received (subject to comments below).**

**6.4.6. Please set out all communications between RACQ Insurance and the hydrologist/s and provide copies of all records in this regard.**

32. The instructions to Water Technology were provided by RACQ Insurance's solicitors. Save as set out below, I understand from RACQ Insurance's solicitors that all instructions (for the preparation of hydrological reports and schedules identifying properties in particular categories) were provided in writing to Water Technology or if there was some verbal communication the substance of it has been confirmed in writing to Water Technology. The instructions given to hydrologists and copies of hydrology reports received in relation to the Ipswich area (which Mr Sharp's property was initially categorised as falling within) are exhibited to my Second Affidavit.

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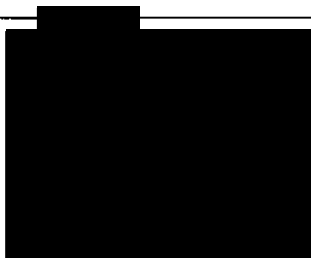


33. However, during the course of the Ipswich investigations, Water Technology stated that they believed that the mechanisms affecting Fernvale, Lowood and surrounds were different to the mechanisms in the remainder of the Ipswich area.
34. I authorised a further regional report to be completed for the "Middle Brisbane area". I understand that this authorisation was passed on to Water Technology by RACQ Insurance's solicitors verbally.
35. Within the time available to prepare this affidavit I have not had an opportunity to review all communications with Water Technology to determine whether there were any incidental instructions provided to Water Technology.

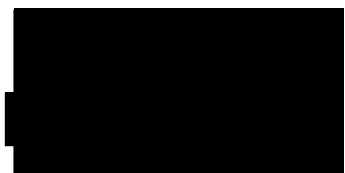
**6.4.7. If the information contained in point 5 above is correct, please explain why Mr Sharp was given inconsistent information?**

36. On 23 March 2011 Mr Sharp was advised that the hydrology information had been received but that it needed to be reviewed and a determination made as to how that information applied to each area.
37. On 30 March 2011 Mr Sharp was advised that RACQ Insurance was in the process of reviewing the hydrology information, seeing how that applied in relation to the policy and then reviewing each particular claim individually.
38. The hydrology information referred to by the customer service officers was either the first report as I have called it above, namely the hydrology report dated 9 March 2011 for Ipswich (the region which, at the time, Mr Sharp's claim had been included in) or to some subsequent update to that report. The customer services officers would have been aware that the report and updates had been received and that a number of claim decisions were being made in response to that hydrology information.
39. That first report and the updates to that point in time had placed Mr Sharp's property in a schedule of properties for which further information was required before Water Technology could provide its findings.
40. On 18 April 2011 a voice message was left for Mr Sharp which advised that RACQ Insurance was returning his call from "Thursday" (i.e. 14 April 2011) and that RACQ Insurance was still awaiting the hydrology outcome in relation to Mr Sharp's particular claim and that once a decision had been made he would be contacted. Mr Sharp was invited to phone back if he had any questions or wanted to discuss it further.
41. I do not believe that Mr Sharp was given incorrect information. The first report identified the need for further hydrological assessment and information. It was right to tell Mr Sharp that RACQ Insurance had received a hydrologist's report but also right to say that it needed to be reviewed and then further hydrological investigation undertaken. I can, of course,

Signed:



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understand how Mr Sharp may have thought that once a hydrological report was obtained that would be all that was required and would not have understood that the possibility existed that further hydrological investigation may be necessary, and accordingly he may have thought what he was being told was inconsistent.

**6.4.8. Was Mr Sharp provided copies of any hydrology reports? If not, why not?**

42. This is addressed below in my response to requirement 6.5.

**6.5 Was Mr Sharp given copies of all information relied upon in denying the claim? If so, please provide copies of:**

- (a) all records establishing that Mr Sharp was given the information; and
- (b) the information given to Mr Sharp (subject to the comments below).

**If the information was not provided, why not?**

43. Paragraphs 156 to 158 of my Second Affidavit explain what information was relied upon and provided to customers in respect of claims. At paragraph 160 to 165 of my Second Affidavit I provide a further explanation as to why certain information was not (or was not initially) provided to RACQ Insurance customers. In this regard, I note that there was an error in paragraph 64 of my Seventh Affidavit in answering a similar question. Paragraph 64 of my Seventh Affidavit should read the same as this paragraph.

44. Mr and Mrs Sharp's legal representatives, Legal Aid Queensland were provided with a copy of the certificate of insurance, PDS, SPDS, the loss adjuster's report and a plain English information sheet which summarised hydrological findings relevant to their claim on 23 June 2011. A copy of the letter (excluding its attachments) is Exhibit 24 to this affidavit. The attachments to that letter appear as Exhibits 4 and 12 to this affidavit and as part of Exhibit 26 (at page 428) of my Second Affidavit.

45. Mr and Mrs Sharp's legal representatives, Legal Aid Queensland, were provided with full copies of regional hydrology reports on 14 July 2011. A copy of the letter to Legal Aid Queensland is exhibited to this affidavit as **Exhibit 28**. These included the first, second and third Water Technology reports referred to above.

**7. In respect of point 8 above:**

**7.1. When did Mr Sharp make the complaint?**

**7.2. What specifically did his complaint concern?**

**7.3. What action did RACQ Insurance take in response to the complaint?**

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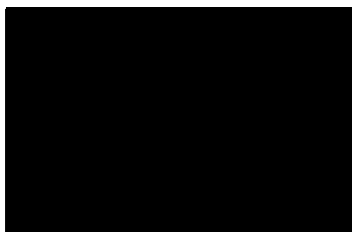
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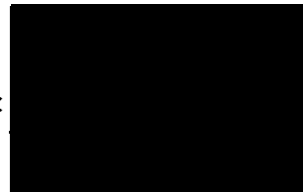
#### 7.4 When did RACQ Insurance provide its response?

46. Mr Sharp rang RACQ Insurance on 8 June 2011 seeking an explanation for why a claim made in respect of a nearby property had been accepted while his had been declined. The customer service officer told Mr Sharp that he was unaware of the particular details of the other claim but that Mr Sharp could dispute the decision to decline the claim through the IDR process. Mr Sharp expressed the view that he was wasting his time and terminated the call. A copy of an electronic recording of that call is on a disc which is exhibited to this affidavit as Exhibit 27. A transcript of the electronic recording of the call is exhibited to this affidavit as Exhibit 26.
47. Later that day, Mr Sharp called RACQ Insurance again and said that he did want to make a complaint. This is the phone call that is recorded in RACQ Insurance's system as being the call giving rise to the complaint. A copy of an electronic recording of that call is on a disc which is exhibited to this affidavit as Exhibit 27. A transcript of the electronic recording of the call is exhibited to this affidavit as Exhibit 26.
48. His complaint was then reviewed by the Complaints Manager on that day (i.e. 8 June 2011). The Complaints Manager agreed with the initial decision to decline the claim and referred the matter to the IDR Manager for internal dispute resolution.
49. On 9 June 2011, a letter was sent to Mr Sharp acknowledging his IDR complaint and advising a decision would be made within 10 business days. Exhibit 20 to this affidavit is a copy of that letter.
50. On 20 June 2011, the IDR manager reviewed the claim and agreed with the original decision, that the claim was not one for acceptance. That decision was communicated to Mr and Mrs Sharp by letter that day. Exhibit 23 to this affidavit is a copy of that letter.
51. In addition to this, on 9 June 2011, Legal Aid Queensland sent a letter to RACQ Insurance and RACQ Insurance's solicitors advising that they acted for Mr Sharp, requesting a review of the decision and provision of various documents. Exhibit 21 to this affidavit is a copy of that letter.
52. That day, RACQ Insurance's solicitors sent a letter to Legal Aid Queensland in response to their letter advising that they acted for RACQ Insurance. Exhibit 22 to this affidavit is a copy of that letter.
53. On 23 June 2011, RACQ Insurance's solicitors wrote to Legal Aid Queensland providing a copy of the certificate of insurance, PDS, SPDS, the loss adjuster's report and a plain English information sheet which summarised hydrological findings relevant to the claim. Exhibit 24 to this affidavit is a copy of that letter.

Signed:



Taken by:



54. On 2 August 2011, Legal Aid Queensland sent a letter to the RACQ Insurance's Internal Dispute Resolution Manager and copied to RACQ Insurance's solicitors requesting that the matter be reviewed (which would be the second IDR review). Exhibit 25 to this affidavit is a copy of that letter.
55. As at the date of this affidavit, that request has not yet been actioned. I am advised that this is due to an oversight by the Customer Dispute Resolution Manager.
56. While a customer who is unsatisfied with the first IDR decision would not necessarily always be able to have a second IDR review, RACQ Insurance considers each matter on its merits and there are occasions where a second IDR review will be conducted if appropriate. I have been advised that Mr Sharp's case is a situation where a second review is appropriate and that the matter has now been referred again for a second IDR review.

**7.5 What were the reasons for maintaining the initial refusal?**

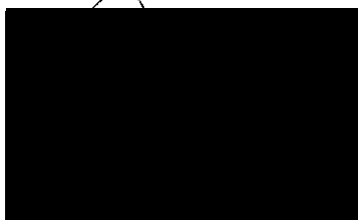
**7.6 Were these communicated to Mr Sharp? If so, please provide:**

- (a) all records establishing that Mr Sharp was given reasons; and
- (b) the reasons given to Mr Sharp.

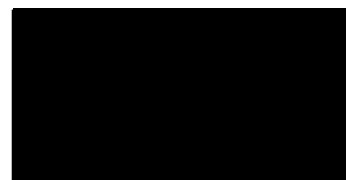
**If the reasons were not communicated, why not?**

57. The reasons for maintaining the original refusal in the response to the complaint lodged by Mr Sharp over the phone were that the IDR manager had reviewed the material on file and believed that the decision to decline the claim was correct (i.e. the property had been inundated by flood and this is excluded under the Household Product Disclosure Statement).
58. The letter of 20 June 2011 informing Mr Sharp that the original decision had been upheld confirmed that this review took place and that the IDR outcome was based on that review. The letter to Mr and Mrs Sharp dated 23 May 2011 confirming that their claim had been declined referred to the provisions of the policy relied upon and the conclusion reached (i.e. that the property had been inundated by flood and this is excluded under the Household Product Disclosure Statement).
- 8. In respect of point 9 above:**
- 8.1. Has RACQ Insurance received notification from the Financial Ombudsman Service of a complaint made by Mr Sharp or on his behalf?**
- 8.2. If so, please advise the status of the complaint and provide copies of all correspondence RACQ Insurance has received and submitted concerning the dispute.**

Signed:



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59. RACQ Insurance has not received any notification from the Financial Ombudsman Service of a complaint made by Mr Sharp or on his behalf.

9. In respect of point 10 above:

9.1. Has RACQ Insurance paid claims relating to properties in Nardoo Street, Fernvale? If so, please advise:

9.1.1. How many such claims have been paid?

9.1.2. The reasons for accepting those claims.

9.1.3. If any hydrology reports were relied upon, please provide copies (subject to comments below).

9.1.4. Did any of the policyholders concerned enter into a confidentiality agreement with RACQ Insurance? If so, for what reason and please provide copies of the agreements?

60. RACQ Insurance has only received one inundation claim for a property in Nardoo Street, Fernvale. The claim was made by [REDACTED] and [REDACTED] in relation to their property at [REDACTED] Nardoo Street, Fernvale.

61. This property is specifically referred to (albeit not by name) in the second report (i.e. Water Technology's report in relation to the Middle Brisbane region dated 4 May 2011). That report states, at page 13:

*At least one property of which Water Technology is currently aware had suffered inundation from rainfall that had fallen within 24 hours of the inundation occurring before the rising Brisbane River water re-inundated the property.*

62. On the basis of this report and legal advice, RACQ Insurance decided to accept the claim as it related to the initial stormwater inundation and declined the claim as it related to the later flooding from the Brisbane River. This decision was made on 9 May 2011 based on the information in the first Middle Brisbane report. However, as it was ultimately not possible to determine what damage had been caused by each event, RACQ Insurance decided to resolve that doubt in the customer's favour, and meet the claim for all the inundation damage.

63. In addition to [REDACTED] claim, there were 2 other properties in Fernvale which Water Technology found had suffered flash flooding or stormwater run-off prior to inundation from the Brisbane River. These are the properties listed in Schedule C Part 2 to the letter of Water Technology dated 31 May 2011 which is Exhibit 100 to my Second Affidavit. As with [REDACTED] claim, these claims were ultimately accepted for

Signed:

[REDACTED]

Page 11

Taken by:

[REDACTED]

all damage (subject to the provisions of the policy) on the basis that it was not possible to distinguish between the damage caused by each event.

64. There were 8 properties in Fernvale which Water Technology found had experienced inundation solely due to the earlier flash flooding or stormwater run-off event (i.e. they were not inundated later by the Brisbane River). These are the properties listed in Schedule C Part 1 to the letter of Water Technology dated 31 May 2011 which is Exhibit 100 to my Second Affidavit.
65. There were 15 properties in Fernvale (including Mr and Mrs Sharp's claim) which Water Technology found had experienced inundation solely due to the rising Brisbane River.
66. To the best of my knowledge, there have not been any claim decisions in Fernvale which were reversed either as the result of an IDR complaint or otherwise. All of the original claim decisions based on the hydrologist's findings have been maintained.
67. None of the policyholders referred to above have been asked to or have entered into a confidentiality agreement with RACQ Insurance.
68. All the facts and circumstances above deposed to are within my own knowledge save such as are deposed to from information only and the means of my knowledge and sources of information appear on the face of this my Affidavit.

**SWORN** by **GRAHAM IAN DALE** on 15 October 2011 at Brisbane in the presence of:

Deponent

JJD10096653 4120548v1

**Barrister/Solicitor/Justice of the Peace/  
Commissioner for Declarations**

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## Exhibit 3

**RACQ INSURANCE COMMENTS  
ON PARAGRAPHS 1 TO 11 OF EIGHTH LETTER OF INQUIRY (SHARP)**

Para No.	Details	RACQ Comments
1.	Mr Sharp made a claim on his policy, by telephone, on or about 13 January 2011. During the telephone conversation, RACQ insurance advised Mr Sharp that an assessor would be sent out to his property as soon as possible.	Mr Sharp did lodge his claim on 13 January 2011. He was told that the claim would be referred "to our loss adjusting area, and they'll be in contact to arrange a date."
2.	Approximately two weeks later two assessors attended the property. They advised Mr Sharp's son, who was representing him, that a list should be made of what had been lost.	A loss adjuster attended Mr Sharp's property on 26 January 2011. I cannot personally confirm whether Mr Sharp's son was told that a list of what was lost should be made but it would be usual practice for that advice to be given.
3.	Mr Sharp asked RACQ on a number of occasions, approximately once per fortnight, whether he could start pulling out the internal walls. He was repeatedly told not to touch the inside of the house. He was advised that if he started to pull anything apart and did any further damage, then his claim would not be paid.	Mr Sharp did ask whether he could pull down the walls on a number of occasions. However RACQ Insurance disagrees with the balance of the paragraph.  On 13 January 2011, on lodgement of the claim, Mr Sharp asked whether he could begin cleaning up and was told that he could, but that he should keep samples of carpets and photographs. Mr Sharp mentions that the gyprock walls is an area of concern of his but Mr Sharp had been told in that conversation that he should proceed with any work which he considered needed doing.  On 16 January 2011, Mr Sharp's friend, ██████ asked RACQ Insurance whether Mr Sharp can begin cleaning up, including whether the damaged gyprock walls can be removed. She was advised that Mr Sharp could clean up, including removal of any damaged gyprock.  On 10 February 2011, Mr Sharp asked RACQ Insurance whether he could pull down the walls. In response to this question, the RACQ Insurance customer service officer stated "if there is anything you need to do, by all means, you can do that." He is also told that this was not giving approval for the claim and that if the claim was not covered, RACQ Insurance could not reimburse him for anything he had done.
4.	All contact Mr Sharp had with RACQ was by telephone. Unless he contacted RACQ Insurance, he did not receive updates on the progress of his claim. He had difficulty contacting RACQ Insurance and on some occasions waited on hold for up to 45 to 60 minutes.	With the exception of the letter declining Mr and Mrs Sharp's claim and correspondence relating to complaints, all contact between Mr Sharp and RACQ Insurance was by telephone.  The majority of contact was initiated by Mr and Mrs Sharp. However, RACQ Insurance and its representatives (i.e. MYI Freemans and Water Technology) did initiate some contact with Mr and Mrs Sharp.  Given the unprecedented nature of the Queensland Floods, the average speed of answer (ASA) in RACQ Insurance's Teleclaims Call Centre increased during December 2010 and January and February 2011. February was the slowest month, with an average wait time of 264.7 seconds. The ASA was 86 seconds in December 2010 and 227 seconds in January 2011.  During peak calling times the wait would have been longer than these averages. I understand that RACQ Insurance is not able to identify the waiting time for individual calls, and accordingly I cannot comment specifically on whether Mr Sharp waited for as long as 45 or 60 minutes for a call to be answered.



Para No.	Details	RACQ Comments
5.	<p>Approximately three months after the claim was made, Mr Sharp called RACQ Insurance to enquire whether it had received a hydrologist's report relating to the damage at his property. He was told that a report had been received and that RACQ Insurance was in the process of collating the information. Approximately one week later, having not heard anything further, Mr Sharp contacted RACQ Insurance again. On this occasion the claims manager told Mr Sharp that RACQ Insurance did not have any such hydrology report and Mr Sharp was mistaken.</p>	<p>I refer to the comments in paragraphs 36 to 41 of the affidavit. Additionally, it was never stated to Mr Sharp that he was mistaken.</p>
6.	<p>A few weeks later, Mr Sharp received a call from a person who identified himself as a hydrologist and asked him questions about the flood and what had happened at his property.</p>	<p>I refer to the comments in paragraphs 22 to 29 of the affidavit.</p>
7.	<p>About two weeks later, someone from RACQ Insurance contacted Mr Sharp and advised he did not have insurance cover for the flood. This was one of the few times that RACQ Insurance initiated contact with Mr Sharp. He later received a letter which confirmed that his claim had been rejected and that he was going to receive a compassionate payment of \$12,500. Mr Sharp has not received any payment to date.</p>	<p>Mr Sharp was called to advise him that his claim was not one for acceptance on 26 May 2011. Mr Sharp was told in that phone call that he was eligible for a payment from the RACQ Special Fund of \$12,500. However, in response to this, he said "just forget it" and then terminated the call, not allowing for any further discussion.</p> <p>Also, on 26 May 2011, Mr Sharp was sent a letter confirming the decision to decline his claim and restated his eligibility for the \$12,500 payment.</p> <p>The \$12,500 payment is not automatically made as RACQ Insurance invites the customer to seek financial advice before accepting the payment and requires them to confirm their preferred payment method.</p> <p>Neither Mr Sharp, nor his legal representatives have asked for this payment from RACQ Insurance or asked if it is still available.</p> <p>RACQ Insurance confirms that Mr Sharp is still eligible for the payment and can contact RACQ Insurance, either directly or through his legal representatives to advise his acceptance of the payment.</p>
8.	<p>Mr Sharp made a complaint through the internal review process. The review process resulted in RACQ Insurance maintaining the initial refusal.</p>	<p>I refer to the comments in paragraphs 46 to 58 of the affidavit.</p>
9.	<p>Mr Sharp made a further complaint (presumably to the Financial Ombudsman Service) which has not been finalised.</p>	<p>I refer to the comments in paragraphs 46 to 59 of the affidavit.</p>
10.	<p>Mr Sharp is aware that three neighbours who live one street away, in Nardoo Street, and were also insured with RACQ Insurance, were initially told they were not covered at about the same time as he was, but their claims were subsequently paid. He is unaware of the reasons why those claims were paid.</p>	<p>I refer to the comments in paragraphs 60 to 67 of the affidavit. RACQ Insurance only received one claim for a property in Nardoo Street.</p>

Para No.	Details	RACQ Comments
11.	Mr Sharp has not received a copy of any hydrology report or any information regarding a hydrologist's assessment of the inundation at his property.	I refer to the comments in paragraphs 42 to 45 of the affidavit.

JJD10096653 4120552v1

## Exhibit 5

### Chronology regarding Mr and Mrs Sharp's claim

Date of contact	Mode of communication	Details of communication and events	Records available
11 Jan 2011	Event	Mr and Mrs Sharp's property at [redacted] Schmidt Road, Fernvale was damaged by inundation.	
13 Jan 2011	Telephone	<p>Mr Sharp lodges a claim. RACQ Insurance confirms contact details, and takes standard declaration.</p> <p>Mr Sharp is given the claim number and is told that it will be referred to a Loss Adjuster. Mr Sharp asks whether he can start clean-up and is told to start straight away but to take photos and keep samples of carpets.</p>	Exhibits 6, 26 & 27
14 Jan 2011	Email	RACQ Insurance instructs MYI Freemans Ltd (MYI Freemans) as loss adjuster in respect of Mr and Mrs Sharp's claim.	Exhibit 8
15 Jan 2011	Email	MYI Freemans emails RACQ Insurance acknowledging instructions.	Exhibits 7 & 9
16 Jan 2011	Telephone	<p>[redacted] (a friend of Mr Sharp who works for Suncorp Insurance), calls to obtain an update on the claim. Mr Sharp authorises RACQ Insurance to deal with [redacted].</p> <p>RACQ Insurance confirms that the Sharps can clean-up but they should take photos.</p>	Exhibits 6, 26 & 27
17 Jan 2011	Telephone	Mr Sharp called to provide updated contact numbers.	Exhibits 6, 26 & 27
17 Jan 2011	Email	RACQ Insurance sent an email to MYI Freemans with Mr Sharp's updated contact details.	Exhibit 10
20 Jan 2011	Telephone	<p>Mr Sharp called for an update on his claim. RACQ Insurance advises that MYI Freemans have been appointed and will contact him.</p> <p>Mr Sharp advises he is staying with his parents and provides his parent's home number.</p> <p>RACQ Insurance advises Mr Sharp to ensure that when the loss adjuster calls, he should make sure he gets the loss adjuster's name and telephone number.</p> <p>RACQ Insurance also provides Mr Sharp with the general number for the Ipswich MYI Freemans office.</p>	Exhibits 6, 26 & 27
22 Jan 2011	Telephone	MYI Freemans call Mr Sharp to complete triage.	Exhibit 7
Unknown	Telephone	MYI Freemans call Mr Sharp to arrange site inspection.	
26 Jan 2011	Site Inspection	MYI Freemans site inspection conducted.	Exhibit 11

Date of contact	Mode of communication	Details of communication and events	Records available
31 Jan 2011	Telephone	Mr Sharp called to see if MYI Freemans had sent through report yet and was advised that the report has not yet been received.	Exhibits 6, 26 & 27
07 Feb 2011	Telephone	Mr Sharp called to see if MYI Freemans had sent through report yet and was advised that the report has not yet been received.	Exhibits 6, 26 & 27
10 Feb 2011	Telephone	<p>Mr Sharp called to see if MYI Freemans had sent through its report yet. RACQ Insurance advised Mr Sharp that there was a report on the MYI Freemans system but a report hadn't been received by RACQ Insurance yet.</p> <p>RACQ Insurance advised that they were waiting on a hydrology report to determine whether the event was a flood or a flash flood. Mr Sharp said that it was definitely a flash flood.</p> <p>Mr Sharp asked RACQ Insurance whether he could pull down the walls. In response to this question, the RACQ Insurance customer service officer stated that "if there is anything you need to do, by all means, you can do that." He is also told that this was not giving approval for the claim and that if the claim was not covered, RACQ Insurance could not reimburse him for anything he had done.</p>	Exhibits 6, 26 & 27
17 Feb 2011	Report	MYI Freemans provides its report for Mr and Mrs Sharp's claim.	Exhibit 12
22 Feb 2011	Telephone	<p>Mr Sharp called to enquire about progress of claim. RACQ Insurance advised that the loss adjuster's report had been uploaded to the RACQ Insurance system that day and that they will have someone review the report at next possible opportunity.</p> <p>RACQ Insurance advises Mr Sharp that, because he does not have alternative accommodation, his matter will be treated as a priority.</p>	Exhibits 6, 26 & 27
22 Feb 2011	Telephone	RACQ Insurance attempts to call Mr Sharp to let him know the loss adjuster's report has been reviewed and that they are still waiting on a hydrology report. However, while the phone was answered the mobile on 2 occasions, the call kept cutting out.	Exhibits 6, 26 & 27
9 Mar 2011	Report	<p>Water Technology provides its report into the Ipswich region.</p> <p>Mr and Mrs Sharp's claim is recorded in Schedule B, Part 2, indicating further investigations are required.</p>	Exhibit 74 to my Second Affidavit

Date of contact	Mode of communication	Details of communication and events	Records available
14 Mar 2011	Telephone	Mr Sharp called wanting an update on his claim. A dedicated response team member was not available to take his call, but another customer services officer advised that she would send an email to the team to have someone contact Mr Sharp.	Exhibits 6, 26 & 27
23 Mar 2011	Telephone	<p>Mr Sharp called regarding progress on his claim and advised that he has not received a call back. The customer services officer apologised that no one has called back and transfers the call to household claims who also apologised that there has been no call back and puts Mr Sharp through to the dedicated response team.</p> <p>RACQ Insurance advises Mr Sharp that the hydrology information has been received but that the process is that it will be reviewed and there needs to be a determination of how that information applies to each area. RACQ Insurance advises that Mr Sharp should be contacted very soon with an answer.</p>	Exhibits 6, 26 & 27
29 Mar 2011	Telephone	<p>Mr Sharp called to enquire on progress. Mr Sharp advised that he is frustrated with time taken to process his claim.</p> <p>The call is transferred through to a household claims officer who advises Mr Sharp that she will email the dedicated response team asking them to call him back.</p>	Exhibits 6, 26 & 27
30 Mar 2011	Telephone	<p>The case manager for the claim calls Mr Sharp to advise him that RACQ Insurance is in the process of reviewing the hydrology information.</p> <p>RACQ Insurance advises Mr Sharp that this is a priority and once reviewed RACQ Insurance will be in contact as quickly as possible.</p>	Exhibits 6, 26 & 27
06 Apr 2011	Inspection	Water Technology conducted further investigations in Fernvale which included an external inspection of Mr Sharp's property. Mr Sharp was not present during this inspection. At this point Water Technology did not make any inquiries of Mr Sharp. Water Technology did take photographs of Mr and Mrs Sharp's property.	Exhibit 14
14 Apr 2011	Telephone	Mr Sharp called for update on claim and is transferred to household claims. A dedicated response team member is not available to take his call, but another customer services officer advised that she would send an email to the team to have someone contact Mr Sharp.	Exhibits 6, 26 & 27
15 Apr 2011	Verbal	Water Technology is instructed to prepare a separate report into the cause of inundation in Lowood and Fernvale (to be called Middle Brisbane) based on their advice that the mechanisms that affected Middle Brisbane were different to those that affected Ipswich.	

Date of contact	Mode of communication	Details of communication and events	Records available
18 Apr 2011	Telephone	RACQ Insurance called Mr Sharp who did not answer. A message was left on Mr Sharp's mobile advising RACQ Insurance are still waiting on a hydrology outcome and will contact him once a decision is made.	Exhibits 6, 26 & 27
27 Apr 2011	Telephone	Mr Sharp called regarding the progress of his claim. Mr Sharp advised he had received the phone message but did not understand why it was taking so long to process the hydrology information.  A call back request is made to the dedicated response team to contact Mr Sharp.	Exhibits 6, 26 & 27
28 Apr 2011	Telephone	RACQ Insurance called Mr Sharp and advised that they are still waiting for hydrology decision.  Mr Sharp states that he was told a month ago that the hydrology reports were in, but has since been told that RACQ Insurance was waiting on hydrology.  Mr Sharp advised that he does not understand why it is taking so long to decide his claim.	Exhibits 6, 26 & 27
30 Apr 2011	Telephone	Mrs Sharp calls seeking an answer in relation to the claim. The Teleclaims officer refers to the note of the call on 28 April and assures her that the claim is being progressed.	Exhibits 6, 26 & 27
04 May 2011	Report	Water Technology provides its report into the Middle Brisbane region.  The report indicates the complexity of the water flows in the area. Relevantly, the releases from Wivenhoe are identified as a cause of inundation at Fernvale.  Mr and Mrs Sharp's claim is on schedule B to that report indicating that further investigations are required.	Exhibit 15
09 May 2011	Telephone	The case manager calls Mr Sharp in relation to a complaint he made to the Insurance Council of Australia.  RACQ Insurance advises Mr Sharp that the claim requires further investigation by a hydrologist.  Mr Sharp states that he is sure that damage is the result of flash flood. He also advises that his neighbour (with another insurer) who was affected by the same flood has already been covered.	Exhibits 6, 26 & 27
17 May 2011	Telephone	Water Technology rings Mr Sharp to conduct a telephone interview regarding the inundation experienced at his property.	Exhibit 16

Date of contact	Mode of communication	Details of communication and events	Records available
19 May 2011	Letter	<p>Water Technology prepares a letter updating the schedules of the Middle Brisbane report.</p> <p>Mr Sharp's claim is placed in Schedule A, meaning that any inundation to his property was attributable to the Wivenhoe Dam releases which in turn was caused by rain that fell in excess of 24 hours prior to that inundation occurring (as discussed in the report received 4 May 2011).</p>	Exhibit 17
19 May 2011	Email	<p>RACQ Insurance receives the letter from Water Technology dated 19 May 2011 along with legal advice regarding the effect of Water Technology's findings.</p>	
20 May 2011	Decision	<p>RACQ Insurance completes its review of the hydrology and legal advice and makes a decision that the claim is not one for acceptance because the damage was caused by flood.</p>	
23 May 2011	Decision	<p>Checks undertaken on claim and consideration given to eligibility for payment from Special Fund.</p>	Exhibit 6
26 May 2011	Telephone	<p>RACQ Insurance calls Mr Sharp at the home number and speaks to Mr Sharp's mother who says Mr Sharp is not home but can be reached on his mobile.</p> <p>RACQ Insurance then calls Mr Sharp and advises that his claim is not one for acceptance.</p> <p>Mr Sharp is advised that he is eligible for a payment of \$12,500 from the compassionate fund. However Mr Sharp declined the payment and then disconnected the call.</p>	Exhibits 6, 26 & 27
26 May 2011	Letter	<p>RACQ Insurance sends a letter to Mr Sharp confirming the decline of his claim and advising of his eligibility for the \$12,500 payment from the Special Fund and of his right for review.</p>	Exhibit 19
08 Jun 2011	Telephone	<p>Mr Sharp called about the decline of his claim. He advised that he had been told that a neighbour two streets away, insured by RACQ Insurance, whose house he says was inundated by the same water had had their claim accepted after it was initially declined.</p> <p>He was transferred to the dedicated response team. RACQ Insurance advised that they are unaware of the circumstances of the other claim.</p> <p>Mr Sharp stated that he wanted to make another claim in respect of the same damage. RACQ Insurance advised Mr Sharp that he could dispute the decision to decline the claim through the IDR process.</p> <p>Mr Sharp expressed the view that he was wasting his time and terminated the call.</p>	Exhibits 6, 26 & 27



Date of contact	Mode of communication	Details of communication and events	Records available
08 Jun 2011	Telephone	<p>Mr Sharp calls back stating that he wants to make a complaint in relation to the decline of his claim.</p> <p>Mr Sharp advises RACQ Insurance that he is unhappy that his claim had been declined where another RACQ Insurance customer has had the decision to decline their claim overturned.</p> <p>RACQ Insurance lodges the complaint and advises Mr Sharp that someone will review the decision and provide a response.</p>	Exhibits 6, 26 & 27
08 Jun 2011		The complaint is reviewed by the Complaints Manager who agrees with the decision of the claims department and refers the matter for internal dispute resolution.	Exhibit 6
09 Jun 2011	Letter	RACQ Insurance's Internal Dispute Resolution Manager sends a letter to Mr and Mrs Sharp acknowledging the dispute.	Exhibit 20
09 Jun 2011	Letter	Legal Aid Queensland sends a letter to RACQ Insurance and RACQ Insurance's solicitors advising that they act for Mr Sharp and requesting various documents.	Exhibit 21
09 Jun 2011	Letter	RACQ Insurance's solicitors send a letter to Legal Aid Queensland advising that they are acting for RACQ Insurance and that the requested material will be delivered shortly.	Exhibit 22
20 Jun 2011	Review	Mr and Mrs Sharp's dispute is considered by the IDR Manager who confirms the decision of the claims department.	Exhibit 6
20 Jun 2011	Letter	RACQ Insurance sends letter to Mr Sharp advising that the outcome of the IDR review is that the original claim decision has been upheld.	Exhibit 23
23 Jun 2011	Letter	RACQ Insurance's solicitors send Legal Aid Queensland a letter providing documents requested by Legal Aid Queensland and requesting IDR submissions from them.	Exhibit 24
14 Jul 2011	Letter	RACQ Insurance's solicitors send a letter to Legal Aid Queensland providing copies of the hydrology reports into the Queensland Floods relied on by RACQ Insurance.	Exhibit 28
2 Aug 2011	Letter	Legal Aid Queensland sends a letter to RACQ Insurance and their solicitors with submissions in relation to Mr Sharp's claim.	Exhibit 25

## Exhibit 19

RACQ Insurance Ltd  
50 009 704 152  
2649 Logan Rd, Eight Mile Plains, QLD 4113  
PO Box 3004, Logan City, QLD 4114  
Telephone 137 202 Facsimile (07) 3031 2750

23/05/2011

Mr S M & Mr C J & Mrs N V Sharp  
■ Schmidt Road  
FERNVALE QLD 4306

Dear Mr & Mrs Sharp & Mr Sharp ,

**Household Insurance**

Policy Number: ■■■■■■■■■■

Claim Number: ■■■■■■■■■■

We have now completed our investigations relating to your claim. It has been determined that the damage at your property has been caused by flooding.

We refer you to your Household Insurance Policy Product Disclosure Statement(s) which state in part:

***Words / terms with special meanings***

***Flood***      *Rising water which enters your home as a result of it running off or overflowing from any origin or cause. This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.*

As your policy does not include cover for flood, we must advise your claim has not been accepted.

As you may be aware where the policy is unable to respond, RACQ Insurance has established a compassionate fund to provide assistance to our customers most seriously affected by the Queensland floods.

Although you are not entitled to a payment under the terms of your policy, we are pleased to advise that your circumstances mean that you are eligible for a payment of \$ 12,500.00 from the RACQ Insurance compassionate fund. Accepting a payment from the fund does not in any way restrict your rights to challenge any aspect of your claim or the review processes available to you including taking legal action.

It is important for you to understand that RACQ Insurance cannot accept any responsibility for any changes in your financial circumstances as a result of making this payment to you. You may wish to seek financial advice prior to accepting this payment.

Should you wish to dispute our decision, the attached Customer Information Sheet provides details of the review process. This entire process is at no cost to you.

CAT L15 2/11

We confirm that if the review process results in a payment under your insurance claim, the amount of the compassionate fund payment made to you will be taken to be an advance payment under your claim. This way the compassionate fund remains available to those most seriously affected policy holders who are not entitled to a payment under the terms of their insurance policy.

If you have any queries or need more information, please call us on 137 202.

Sincerely,



Customer Service Officer

## Exhibit 26

# Sharp Telephone Call Transcript of 13/01/11 RACQ Ref 1

---

**Time:** 7.54 to 8.00

---

**Date:** 13 January 2011

---

**Place of interview:**

---

**Parties present:** [REDACTED] (RACQI) (JB)  
Colin Sharp (CS)

---

**Key:** [IA] = inaudible  
[U] = unintelligible  
--- = speech is interrupted or peters out

---

JB Welcome to Claims Services, this is Jane. Can I start with your claim number or policy number, please?

CS Look, I haven't got any of that.

JB That's okay.

CS It's all gone.

JB Okay.

CS Colin Sharp's my name.

JB Sure, I'll just look that up for you. So, C-o-l-i-n?

CS Yes.

JB Okay. S-h-a-r-p?

CS That's right.

JB And your date of birth?

CS [REDACTED]

JB I'll have a look for you. And your address?

CS [REDACTED] Schmidt Road, Fernvale.

JB Great, thanks, Colin. So have you been affected by the floods?

CS Yes, we have.

JB Okay. What we can do is get the claim started for you over the phone now. It'll just take a couple of minutes ---

CS Yes.

JB ---and then it will be referred to our loss adjusting department.

CS Yes.

JB So which day was your - did yours happen?

CS Day before yesterday. I'm sort of a bit - what is it, Thursday today?

JB So Tuesday, yes.

CS Yes, it would've been Tuesday afternoon.

JB Okay. Are you okay?

CS Yes, yes.

JB Yes.

CS You know how it is?

JB Yes, it must be horrible. Okay, so it'll just take a few minutes to do this for you.

CS Yes.

JB So first of all, I'll just confirm your contact phone numbers. We've got a home number [REDACTED]

CS No, that won't be any good.

JB No. The mobile, is it [REDACTED]

CS Yes, that's it.

JB Any other contact numbers you'd like me to put down?

CS No, that's about all I've got at the moment.

JB Okay. Okay, I just need to read you a standard declaration.

CS Yes.

JB So do you declare that the details you are about to provide me with are true and correct and not misrepresented in any way?

CS Yes.

JB And please be aware that your claim may be reduced or declined if it's discovered that any of the details are untrue, incorrect or misrepresented.

CS Yes.

JB And have you or anyone else on the policy been convicted of any criminal offences in the last five years?

CS No.

JB Okay, so what's actually happened to your home?

CS Well, it's just, like, a flash flood come through. And the water had come up a little, but nowhere near our house---

JB Mmm.

CS ---and then it disappeared, and within 15 minutes it was through the house again. It just ---

JB Okay.

CS We - a couple of miles down the road there's Zanow's gravel and stuff ---

JB Mmm.

CS ---and one of their walls give way, apparently, and it just come, you know, through the area.

JB Okay, and is it through the whole house?

CS Yes, it's about - what is it, about a metre and a half up the walls ---

JB Goodness.

CS ---and the sheds are gone. Well, not gone, but they've - you know, all the tools are everywhere and the wall's knocked out of the shed and ---

JB Okay. Okay, I've just written here: 'during flash flooding, rain's come through the entire house---

CS Mmm.

JB ---until it had about one and a half metres up the walls and the shed is completely destroyed'.

CS Well, not completely destroyed, but there's walls knocked out of it and the doors are all bent up, you know. So it's still standing ---

JB Okay.

CS ---but everything in it's been strewn everywhere, sort of thing, you know? Yes.

JB Okay, and have you had lots of contents in the home ruined, as well?

CS Yes. Everything, yes. TVs, lounge suites, fridges, washing machines, everything.

JB Okay.

CS We've got a handful of clothes. They were a bit higher than some of the other stuff, and that's about it.

JB Okay, and was your property undergoing any renovations at the time?

CS No.

JB Or anything had been removed? No?

CS No.

JB Okay, do you have an ABN number for yourself at all?

CS No.

JB And have you got somewhere to stay or ---

CS We're, sort of, around relations. Luckily, they haven't been flooded out, so we can, sort of, chop and change in between them.

JB Okay.

CS Yes.

JB Okay, is there any way you could estimate a value for the contents or not sure at this stage?

CS I couldn't tell you.

JB No.

CS What was I going to say to you? Yes, just that all the household. I've got the fridges - one fridge is completely gone because we had it out on the patio.

JB Mmm.

CS It's just gone. The indoor fridge has toppled over and full of mud and stuff, and stoves, washing machine, as I said, and all the bedding, and all our clothes, televisions, DVDs, stuff like that. It's just all gone.

JB Okay, okay. Did you need to get that call or ---

CS No, no, this is more important at the moment.

JB Yes, yes. Okay, I'm just waiting for this claim number to come up now. I won't be a moment.

CS All right.

JB Okay, so this is your reference number for the claim.

CS Yes.

JB Okay, so claim number is HH ---

CS [REDACTED] yes.

JB [REDACTED] ---



CS

JB

CS

JB

CS

JB Yes. So that's the claim number.

CS Okay.

JB Okay. As I said, it'll be referred to our loss adjusting area, and they'll be contact to arrange a day. Obviously, I'm sure you can understand they've been inundated at the moment, but - you know.

CS I realise that, yes, but I just thought I'd better get on to you as quick as I can.

JB Definitely. It's great. At least we've got it all started.

CS The other thing I'd like to know is can we start cleaning up, or should we just leave it how it is?

JB Yes, definitely. I mean, if you need to clean up, if you can take photos or anything.

CS Yes.

JB Obviously, anything that's a health risk - you know, if you've got carpets that need to be got rid of, if you could just keep the little, small, you know, cut out a small part of it, things like that.

CS Yes, all right.

JB But yes, if you need - you know, whatever you need to do, that's fine.

CS Yes. Well, we want to try and started on this, because all the walls are bulged because it's all gyprock.

JB Yes.

CS That's all just bulged out at the bottoms, you know, where the water's hit is and I'm trying to get a bit of the silt and stuff out of it.

JB Yes.

CS Okay, then. Well, thanks very much for your help.

JB Okay, no problem. All the best with that.

CS Thank you, bye.

JB Okay, thanks, Colin. Bye.

JJD10096653 4113556v1

# Sharp Telephone Call Transcript of 16/01/11 RACQ Ref 2

Time: 15.00 to 15.06

Date: 16 January 2011

Place of  
interview:

Parties present: [REDACTED] (RACQI) (SH)

Colin Sharp (CS)

[REDACTED] (K)

Key: [IA] = Inaudible

[UI] = unintelligible

--- = speech is interrupted or peters out

SH Welcome to Claim Services, you're speaking [REDACTED]. May I start with your policy or your claim number, please?

K Hi [REDACTED] it's actually [REDACTED] here. I'm speaking on behalf of friends of mine that's made a claim recently.

SH Okay, how can I help you?

K If you wanted to ID him over the phone first, and then can I ask you a further couple of questions?

SH Yes, absolutely. He'll just need to authorise you for me to talk with you, but that's fine. Is he available?

K He is beside me. I'll just pop him on the phone.

SH Thanks.

K Ta.

CS Yes, it's Colin Sharp. Hello?

SH Hi, it's [REDACTED] from RACQ. How are you?

CS Good thanks.

SH I believe - are you wishing to lodge a claim or is this in relation to a claim lodge?

CS We've already lodged one, but at the moment I haven't got my number with me. It's where I'm staying at the moment with ---

SH That's okay. I'll be able to search that information. What was your first name?

CS Colin.

SH C-o-l-i-n?

CS That's right.

SH And your surname?

CS Sharp, S-h-a-r-p.

SH I won't be a moment.

CS Okay.

SH Okay, so just confirming that was Colin, C-o-l-i-n ---

CS Yes.

SH ---Sharp, S-h-a-r-p?

CS That's right.

SH Would the policy be in anybody else's name, Colin?

CS I think it's just in – if it is – no, it's just in mine.

SH I don't anything coming up underneath that one.

CS What about [REDACTED]?

SH [REDACTED]

CS [REDACTED] I think it is.

SH And the surname?

CS Sharp.

SH Sharp, also?

CS Yes. We've got our car and house ---

SH I've found the one Colin. Can I confirm your date of birth?

CS [REDACTED]

SH And your address?

CS [REDACTED] Schmidt Road, Fernvale 4306.

SH Okay, not a problem. I've got the claim open here now. Was it your - a friend of yours that was wishing to talk on your behalf?

CS Yes.

SH What was her name, [REDACTED]?

CS Yes, [REDACTED] yes.

SH Okay, and you're fine for me to discuss the policy details with her?

CS Yes, yes.

SH Okay, thanks Colin. I can speak with her now.

CS Thank you, bye.

SH Bye.

CS Can you just ask them if we can knock half the gyprock off the house, as well?

K Yes, yes. Hello [REDACTED]

SH Hi [REDACTED] So how can I help with this one?

K We're just wanting to know how much the actual house is insured for and the contents itself?

SH Okay, I'll just have a look here. So we've got the joint contents and building, the sum insured was \$347,000.

K Okay, so that - you guys do it joint, as in contents and home together, is it, then?

SH That's what I've – well, that's - I've got the sum insured as that amount, yes. It's a joint amount here ---

K Yes, okay. Cool, yes.

SH ---from what I can see.

K No, that's all right. I work for Suncorp, so I'm used to their policies.

SH Okay, no worries.

K Just wondering too, because we've cleaned everything up ---

SH Mmm.

K ---we're just wondering, do you guys need photographs or do you need anything kept at all?

SH We do. We need photos. Have they taken photos before they've started cleaning up?

K Yes, yes, all the photos have been taken.

SH Anything that's being thrown out, if they can - if there's contents items, which I can see contents were damaged ---

K Yes.

SH --- if they can take photos of the contents items ---

K Yes.

SH --- that they're getting rid of---

K Yes.

SH ---and also just taking down the model and description of each item that they're throwing out.

K Yes, yes. You don't need us to keep any, like, anything, as in swatches of carpet or anything like that?

SH If they're removing carpet, we would generally say just keep 1m<sup>2</sup> of carpet, just a cut-off ---

K Yes.

SH ---for the loss adjustor to see.

K Yes.

SH But anything else, anything bulky that needs to be thrown out, we're just encouraging everyone to do that --

K To get rid of it, yes.

SH --- just to avoid illness.

K Yes. What about all the gyprock and the walls and stuff? Should we pull that out or wait for the assessor to come?

SH Well, if anything's needing to be removed, just knock it out to the water level and leave the rest.

K Okay.

SH So just where the water level's risen.

K If it's pretty much all of it -- like, I'd say ---

SH If it's all the way up, take it all the way up, if they need to remove it.

K Yes.

SH If they can leave it until a loss adjustor comes around ---

K Yes.

SH But otherwise, if it is damaged and they need to remove it, then just remove the lot.

K Okay, and do you have any idea on when someone is organised to come out - an assessor to come out and have a look?

SH At this stage, we don't.

K No?

SH The claim may be handed over to them. It's up to them when they call and make the appointment--

K Yes.

SH ---and working for an insurance company, I can imagine that you'd understand the circumstances of having someone out.

K Yes, yes.

SH Yes.

K Yes.

SH But they won't just turn up to the property.

K Mmm.

SH They will actually call Colin beforehand and...

K Okay, and let him know.

SH ---arrange a time of when they can come out.

K Yes. One more question too: do you guys cover the damage to fencing and stuff, as well?

SH Damage to fencing?

K Yes.

SH What's damaged?

K As in - because of the water coming through and everything, most of the fences have actually collapsed.

SH Under the storm - under their policy, we're just having a loss adjustor attend the property to view all damages and then they're making a decision about what they're covering.

K Okay. So it is - like the house itself is definitely covered for what's happened here though? Like, as in -- like, flooding and stuff like that? It's definitely covered? It's down on the claim as being covered?

SH I'm just looking at his policy, I won't be a minute.

K Yes.

SH He hasn't taken out the flood cover on his policy, so from here, if this is a flood that's damaged his property - is that correct? Was it flood waters or was it flash flooding?

K No, no, flash flooding.

SH If it was a flash flooding, then yes, we would be looking at covering it.

K Yes, yes. Definitely, cool.

SH Yes.

K Yes, because that's why everything's pushed over, because it was more so a torrent of water that come through here, so -- yes.

SH Right. Okay.

K Yes, so ---

SH The fencing, the loss adjustors will make a -- will look over ---

K Yes.

SH ---because of the damage that's occurred due to the flash flooding ---

K Yes.

SH ---and then they'll advise ---

K Okay. Well, we might - because that's the next thing we were going to touch too, was the fences, but I might just say to the boys just to leave that until the assessor comes out.

SH Yes, yes.

K Yes, okay. I'm pretty sure – I'll just double-check ---

SH If it looks dangerous – like, it could fall over and injure someone walking on a footpath ---

K Yes.

SH ---then feel free to remove it.

K Yes.

SH Just take a photo before you remove it.

K Okay, cool.

SH Anything to avoid personal injury, they can remove.

K Okay, I'll just double-check with Colin if there was anything else he wanted to know. I won't be a second, Sarah. Is the shed - they've got a couple of sheds, as well. Are they covered then under the combined total contents, as well?

SH They would be, yes.

K Yes, yes, cool. That's all right. I think that's all we need to know, Sarah, but thank you very much for your help.

SH Not a problem. Thanks [REDACTED]

K Okay. You're welcome.

SH Bye bye.

K See ya.

JJD10096653 4112040v1

# Sharp Telephone Call Transcript 17/01/11

RACQ Ref 3

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**Time:** 13.36 to 13.38

---

**Date:** 17 January 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RACQ) (NT)  
Colin Sharp (CS)

---

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

NT Welcome to claims services, [REDACTED] speaking. May I start with your policy, claim or rego number, please?

CS Listen, I've got - I've got a -- is it a [REDACTED] number?

NT Yes

CS Yes, it's [REDACTED]

NT Okay. Your name, address and date of birth, please?

CS Colin John Sharp. [REDACTED] Schmidt Road, Fernvale. [REDACTED]

NT Okay. What can I do for you today Colin?

CS I think I've given you my wrong mobile number, my old mobile number for a contact number, and I just wanted to make sure - my current number is [REDACTED]

NT Okay. [REDACTED]?

CS Right. And I'm staying with my parents at the moment, so they're number is [REDACTED]

NT [REDACTED]

CS Yes. So there's no more - I don't want to bother you any longer. I'm sorry for doing that, I just - --

NT Look, not a problem at all. I'll let the assessors know and then we'll go forward from there. I'm hoping they'll be in contact with you fairly shortly to arrange that.

CS Thanks very much, and I'm very sorry for wasting your time.

NT No, no, no that's fine. Look, getting current phone numbers is the best information we can have. So I'll let the guys know that's what we've got.

CS I just didn't know what I was doing the day that I rung up. I didn't know whether I was Arthur or Martha. They said a number and then I think there was an 11 at the end of it, and I've been thinking about it since this morning, and I thought "I haven't have an 11 at the end of my number," that's an old number, you know.

NT Look, no, I can imagine why you would be a little up in the air about it, but that's all fine. I'll send a message through to the assessors. They'll be in touch with you soon as they can, Colin. I honestly don't know how long it will be---

CS No, no. I ---  
NT ---but they will touch base.  
CS No, no, that's okay. Thanks very much for all your help.  
NT Not a problem.  
CS Good bye.  
NT Bye bye.

JJD10096653 4111557v1



# Sharp Telephone Call Transcript

20/01/11 RACQ Ref 4

**Time:** 7.14 to 7.18  
**Date:** 20 January 2011  
**Place of interview:**  
**Parties present:** [REDACTED] (RACQI) (GB)  
Colin Sharp (CS)  
**Key:** [UI] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

GB Good morning, welcome to Claims Services, my name is [REDACTED] May I start with your claim number or policy or ---

CS [REDACTED]

GB And your full name, please, sir?

CS Colin John Sharp.

GB And, Colin, your date of birth and residential address, thanks.

CS [REDACTED] and [REDACTED] Schmidt Road, Fernvale.

GB Okay. And how can we help you?

CS I was just wondering - I know it's pretty early - you know, it hasn't been that long, but I was just wondering if there is an assessor assigned to our property yet or not?

GB The loss adjusting area that appoints the loss adjusters ---

CS Yes.

GB ---have appointed someone and the loss adjuster will then contact you and make - to make - a date and time to view the damage.

CS All right.

GB They have appointed, it looks like Freemans, MYI Freemans.

CS Yes, okay.

GB That's definitely - that's what's on the screen here in front of me.

CS Okay then.

GB Fernvale, that's just outside Brisbane, isn't it?

CS Just outside Ipswich.

GB Ipswich, yes.

CS It's on the Brisbane Valley Highway.

GB Yes. Yes, they definitely have been appointed.

CS Yes. Could you just check what contact numbers - phone numbers I've got there?

GB Yes. Yes. I can go in there for you.

CS Thank you.

CB And these are [REDACTED] -

CS Yes.

CB ---and a landline of [REDACTED]

CS Yes. Well, that one won't be working, because that's the house and it's gone.

GB Right.

CS I'm staying at my parents' place at the moment.

GB Okay.

CS [REDACTED], and I'll give you their phone number if ---

GB Okay and I'll just put that in here now.

CS Yes.

GB Okay?

CS Okay. [REDACTED] -

GB [REDACTED]

CS Yes [REDACTED]

GB Okay, that's been updated.

CS Yes. Okay then. Well, thanks very much, and I'm sorry for disturbing you.

GB No. No. No. You're all right, mate. It's just a -- it's such a much - such a volume, and at this point of time, we - you know, we don't know who's - who they've appointed.

CS Yes.

GB But when they do appoint somebody and the loss adjuster does contact you, make sure you get his name and phone number, because he does all the liaising.

CS All right, then.

GB Okay? Because that might help you out. I mean, I don't know whether to give you the Ipswich number or the Brisbane number, you know.

CS Yes. Well, Ipswich is closer than Brisbane.

GB Yes, but you know, they might have assigned it out of Brisbane.

CS Brisbane, yes.

GB I don't - you know, I can always give you their number but ---

CS No, that'll be all. You know, I'll be a bit more patient.

GB I'll just give it to you as a backup anyway.

CS Can you just hang on for a second? I'll get a biro. Okay.

GB I'll just - I think that number won't work to be honest with you ---

CS Right.

GB ---because I think they went under water.

CS Well, don't worry about it. I'll give them another week. If they haven't contacted me in that time, I'll get back in touch with you.

GB I can - I suppose I can give you the Ipswich number. That wouldn't hurt, anyway.

CS No.

GB

CS

GB

CS

GB MYI Freemans have definitely been appointed.

CS All right, then. Well, thanks very much for all your help.

GB Okay, mate. Take care, eh?

CS Yes, I will. Bye.

GB Thank you, bye-bye.

JJD10096653 4112001v1

# Sharp Telephone Call Transcript 31/01/11

RACQ Ref 5

**Time:** 16.45 to 16.52

**Date:** 31 January 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) (JM)

Colin Sharp (CS)

**Key:** [U] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

JM Welcome to claims services, this is [REDACTED]. May I start with your policy or your claim number?

CS Yes [REDACTED]--

JM [REDACTED]

CS -- [REDACTED]

JM Sorry.

CS Yes, [REDACTED]--

JM Yes.

CS -- [REDACTED]

JM Thank you. And who am I speaking with?

CS Colin Sharp.

JM And your address and date of birth?

CS [REDACTED] Schmidt Road, Fernvale and [REDACTED]

JM Thank you. Happy birthday for the other day.

CS Thank you.

JM You're more than welcome. How can I help today?

CS Well, we've the assayers, or whatever they call them, out to look at the house.

JM The assessors?

CS The assessors.

JM The loss adjustors?

CS Yes.

JM Yes?

CS And I'm just wondering if they've got back to you about that yet or ---

JM Certainly. When did they go out there?

CS Australia Day.

JM Australia Day, okay.

CS Yes.

JM Right. Let me have a quick look. Not as yet. We're just waiting on their report.

CS Okay then.

JM Yes.

CS It's just that I've noticed – like, we were out trying to clean up a bit up and that yesterday ---

JM I know. How frustrating is it?

CS Very. I've noticed that some of the bedding underneath the slab has been washed out from underneath the slab, as well, and I'm just wondering whether they took that into consideration. They probably would have. I suppose they know what they're doing, but ---

JM Yes. I wouldn't be able to tell you, because I don't have their report.

CS Yes. Yes.

JM But what I can do is give you their contact number if you feel - if you'd like to ---

CS Would that be [REDACTED]

JM Sorry, I'm just double checking that.

CS No, you're all right. Take your time.

JM It was MYI Freemans that went out there, wasn't it?

CS Yes.

JM Did they come from Brisbane? Did they say?

CS I think they did.

JM Yes.

CS You know, I can hardly remember my own name at the moment, you know.

JM Yes, it's a bit like that, isn't it?

CS Yes with numbers and different people and different things. I'm just trying to write out a list.

JM Look, it might be, but I've got a different one I can give you. That still might be a number, because I've got old ones here too, so ---

CS Yes. I'll just get a biro. Okay.

JM All right. Hang on, that is it. [REDACTED]

CS That's it, yes.

JM Yes, that's the one, sorry.

CS No worries, thanks.

JM No. They've come from the Ipswich area ---

CS Yes. Yes.

JM ---and I was looking at Brisbane area.

CS Ipswich, is it? Yes.

JM Yes, they've got branches and that that work from all different ---

CS My son was out there when they turned up. I had some other things I had to do, so ---

JM Okay, yes.

CS And that's why I knew they'd been there.

JM It's been a horrible...

CS Yes.

JM ---last couple of months, hasn't it? And then we've got a cyclone coming, and it's like, that's not very fair, is it?

CS Everybody's copping it, hey?

JM They are.

CS I've got relations up in Mackay, so they'd be battering down as well.

JM Are they okay or ---

CS Yes, I think they are.

JM Well, I guess they don't know yet.

CS I haven't heard any bad stories so far.

JM Well, I guess it hasn't hit yet, has it, like ---

CS No. The other one went through this morning. It was earlier last night that one went through.

JM That was up north, wasn't it? A bit higher than Mackay, was it, or ---

CS Yes, I think it was, yes.

JM Yes, let's just hope it turns direction and goes straight back out to sea.

CS We've had our share.

JM That'd be nice.

CS We've had our share this year, haven't we?

JM Haven't we ever. It's all - you know we had a hailstorm here just before Christmas up in Brisbane, it was quite a large one. I don't know if you got any of it out there.

CS No.

JM And we went, 'Okay, well it's the end of the year, we're not going to have any more catastrophes' and then there's just, like, bam. Yes, it's just been horrific.

CS We usually miss the hail out at Fernvale, but - yes.

JM Yes. Sometimes it depends where you are - like, you know, with the hills and all that, doesn't it?

CS Yes. We've had some really fine stuff, but never any, really - you know, like, something that would break glass or anything, so ---

JM But how would you know these days, if you can get a tsunami in Toowoomba - like, you know what I mean?

CS I'm telling you, I have never seen anything go so quick. We had - the water came up about 100 yards off our back fence and then it just dissipated.

JM Gosh.

- CS You couldn't see water as far as the eye could see, and within 15 minutes my son said to me "Come and have a look at this," and it, like, halfway into our yard. We've got nearly two acres of ground, and he like - you know, the wife's been crook for a long time, so - we've only got utes. So I've told him to get his mother together and get her out of the place. And I had a friend's car parked in the yard, so I grabbed my dog and I ran for it because the water was just marching up.
- JM Were you ---
- CS It was like watching a bath tub.
- JM Yes. Were you told to evacuate or ---
- CS No.
- JM No?
- CS No, we had -- like, we had no power for ages and the son had a generator on his truck, so we were watching the weather channel. Not once did they mention anything about Fernvale or Lowood, you know? And by the time he got back - I couldn't get the other car started, so there's two cars went under, and mine isn't insured against flood, you know, or anything, so it's had it. And he just got away - the water was up to the bottom of the doors in his Land Cruiser ute and it was just running like you wouldn't believe. It was nearly knocking me over as I was getting out to it. I've just never seen nothing like it.
- JM Yes. It's something that you would -- like, especially when it was televised ---
- CS Yes.
- JM ---it's something that you imagine seeing in, like, American or something, isn't it? Like, it's just not something ---
- CS I lived through the '74 flood. I was 14 when it was on, you know, and even that ---
- JM Yes.
- CS ---didn't prepare me for this. This was just unbelievable. The water was just up and then in under 24 hours, it was all gone again.
- JM I know. It's just unbelievable. My husband was actually working in Toowoomba in the main street ---
- CS Right, yes.
- JM ---of all places, when it hit, and of all the days, he forgot to take his mobile phone.
- CS That's always the way, isn't it?
- JM Isn't it? And I didn't get in contact with him until Tuesday afternoon. So it was just horrible, just horrible. Like that whole night, and I just think, like - you know, like I had a night and a day not knowing anything.
- CS Yes.
- JM And, I mean, that was horrific enough.
- CS Yes, that would knock you around.
- JM But then I think, you know, what about them people who haven't been found? Like, they're still feeling that pain.
- CS They're still searching for people up there.
- JM Yes, and it's just not fair. Like, I know this sounds horrible, and I don't mean it to sound horrible ---
- CS No.

JM ---you know, at least the people who are found, they can have closure.

CS That's right.

JM They can say goodbye. Do you know what – I'm not saying that there's ---

CS Yes. Yes, I know what you mean.

JM ---anything nice about it ---

CS Yes, I know what you mean.

JM Yes.

CS My friend, he got flooded at Bundamda, and his wife and daughter are in the SES, and they've been - for the last couple of days that's what they've been searching for, more bodies.

JM Mmm.

CS Apparently, there's still people missing that they can't get – can't find.

JM Yes, that's right. The poor things.

CS So we aren't that bad, anyway. We're still alive.

JM Yes, well, that's the main thing, I guess, isn't it, at the end of the day?

CS Yes. Okay then. Well, thanks for all your help.

JM Well, you stay dry.

CS I'll try to.

JM Well, that's right. That's all you can do. Take care.

CS Yes, you too. Bye bye.

JM Thanks so much. Bye bye.

CS Bye bye.

JJD10096653 4112233v1



# Sharp Telephone Call Transcript 07/02/11

RACQ Ref 6

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**Time:** 15.14 to 15.16

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**Date:** 7 February 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RACQ) (SP)  
Colin Sharp (CS)

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**Key:** [UI] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

SP Welcome to claims services, my name is [REDACTED] May I start with your policy or claim number, thank you?

CS Yes. [REDACTED]

SP Mmm.

CS [REDACTED]

SP And is this for an existing household claim?

CS Yes.

SP Okay, I'll just bring your claim up now. I won't be a moment.

CS Thank you.

SP Silly machine. Okay. And who am I speaking with?

CS Colin Sharp.

SP Excellent. Can I just have your address and date of birth, thanks?

CS [REDACTED] Schmidt Road, Fernvale. [REDACTED]

SP Okay, Colin, how can I help you today?

CS Well, there's been people out to have a look at the property and everything about a week ago now, and I was just wondering if I had any word or you had any word what was going to happen. I just haven't heard from you..

SP Okay, let me just see if we've got their report yet. Okay, we haven't received the report from MYI Freemans yet.

CS All right.

SP It can take them up to ten business days to send the report through to us.

CS Yes. All right then.

SP We - nothing further can happen at the moment until we receive that report from MYI Freemans.

CS All right then. It's just that I've been waiting to cut the walls out and that.

SP Yes, I understand that.

CS I'd like to get it done as soon as I can, because the place is just getting worse and worse, you know.

SP Yes, yes, I understand that.

CS Okay.

SP We can't do anything at the moment until we receive that report from MYI Freemans.

CS And will you get in touch with me as soon as you do or ---

SP Yes. As soon as that report comes through and is uploaded on to our system, the claims officer will look at it and then be in contact with you.

CS All right then.

SP All righty. Is there anything else I can help you with today, Colin?

CS That's it, mate, thank you.

SP Okay, thank you.

CS Bye.

SP Bye.

JJD10096653 4111622v1

# Sharp Telephone Call Transcript 10/02/11

RACQ Ref 7

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**Time:** 9.43 to 9.46

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**Date:** 10 February 2011

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**Place of interview:**

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**Parties present:** [REDACTED] RACQI) (M)  
Colin Sharp – (CS)  
[REDACTED] RACQI) (S)

---

**Key:** [IA] = inaudible  
[U] = unintelligible  
--- = speech is interrupted or peters out

---

M RACQ this is [REDACTED]

CS Hi [REDACTED] My name is Colin Sharp and my claim number is [REDACTED]

M I'll just bring up your details there, Colin. I won't be a moment.

CS Okay.

M And how can I help you today?

CS Well, the assessors have been out 11 days ago, and I'm just wondering – can we get some idea of what's going on, that's all.

M Okay.

CS I just ---

M Sorry, I was just going to say ---

CS We haven't been allowed to cut the walls down or take the old doors that are jammed down, and I can't really do a decent clean up until we get all that down, you know.

M Yes. I'll just see if your claims officer is available. They would have further information about your claim. I won't be a moment.

CS Okay, thanks.

S Household claims, [REDACTED] speaking.

M Hi [REDACTED], it's [REDACTED] in TDC again.

S Hi, [REDACTED] are you going?

M Good, thank you. I think this claim could be your claim.

S Okay.

M He just wants an update.

S Yes.

M It's [REDACTED]

S In the name of Sharp?

M Yes, I have got Colin on the phone.

S All right, just bear with me. I'm just going to jump on to the MYIF site.

M All right.

S So he's already had the loss adjustor out? Okay.

M Yes, he said it was like 11 days ago and he just wants to know what's happening.

S Okay. I don't think they've updated their system, because there is no report on there for me to view, but that's okay. Pop him through.

M Thank you, appreciate it.

S No worries, bye.

M Bye.

JJD10096653 4112034v1

# Sharp Telephone Call Transcript 10/02/11

RACQ Ref 8

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**Time:** 9.44 to 9.49

---

**Date:** 10 February 2011

---

**Place of interview:**

---

**Parties present:** [REDACTED] RACQ) (S)  
[REDACTED] (RACQ) (M)  
Colin Sharp (CS)

---

**Key:** [IA] = inaudible  
[U] = unintelligible  
--- = speech is interrupted or peters out

---

S Household claims, [REDACTED] speaking.

M Hi [REDACTED], it's [REDACTED] in TDC again.

S Hi, how are you going?

M Good, thank you. I think this claim could be your claim.

S Okay.

M He just wants an update.

S Yes.

M It's [REDACTED]

S In the name of Sharp?

M Yes, I have got Colin on the phone.

S All right, just bear with me. I'm just going to jump on to the MYIF site.

M All right.

S So he's already had the loss adjustor out. Okay.

M Yes, he said it was like 11 days ago and he just wants to know what's happening.

S Okay. I don't think they've updated their system because there is no report on there for me to view, but that's okay. Pop him through.

M Thank you, appreciate it.

S No worries, bye.

M Bye.

S Household Claims, [REDACTED] speaking.

CS Hello, it's Colin Sharp here.

S Hi, how are you?

CS Not too bad.

S That's good.

CS I was just wondering how my claim is going.

S Okay. We are still waiting on the loss adjusters report. I understand they came out about 11 days ago, is that right?

CS Yes, that's right. Yes.

S Okay. I am just jumping on their database to check the notes from there. Just bear with me.

CS Yes.

S Okay. Right, they have put a report on there. I'll just have a quick look at that. Okay. So - yes, the report is there. They may have sent it to us and it's just waiting to be uploaded to your claim. We do have a lot of mail there that is just sitting in the inbox waiting to be uploaded to claims. So I'd say that is probably what happened, but I'll make sure that report is uploaded to the claim. We are also waiting on a hydrology report as well, which will determine whether or not your home has been damaged by flood or by flash flooding. So we have no timeframes on the hydrology report as yet. If it has been damaged by flood, the claim won't be covered, but we need that hydrology report to make that determination.

CS Well, I don't know what you consider a flash flood, but what happened to us, was definitely a flash flood.

S That's what we need the hydrology report to let us know whether it was a flood or whether it was flash flooding. So once we have got that hydrology report, we will give you a call and let you know the outcome of your claim.

CS Well, can we at least start pulling the walls down inside or something? You know ---

S If there is anything you need to do, by all means, you can do that. We are not giving you the approval to do that. Obviously, if the claim is not covered, you know, we can't reimburse you for anything that you've done. If it is accepted then, of course, keep your receipts. But I can't give you the approval just to do ahead with any repairs.

CS No, well, I'm just tearing out. I'm not putting anything in yet.

S Yes.

CS I just want to be able to clean the place up properly because ---

S Yes, yes.

CS ---all that shit behind the walls and that just gets worse and worse every day.

S Yes. It would do, yes. Well, anything you do, obviously - yes, you just need to know we are not giving you approval to do that.

CS Okay then.

S But if you need to do anything - yes.

CS So how long do you reckon it is going to be before you get back to me?

S Yes, like I said, we haven't got any timeframes on the hydrology report. So it is really hard for us to say, "Look, we will be giving you a call in a week or in two weeks." But we have got a lot of people, obviously, that have been affected by this situation, so we are at the point now where we are actually making calls to people to give them an update. Obviously, we would have got to you in time, there's just, you know, thousands of people that we have got to call. So by all means, you are welcome to give us a call back if you haven't heard anything, just to see how things are going, but we will give you a call once the hydrology report is in.

CS Okay then. Thank you.

S Okay. No worries. Thank you. Bye.

# Sharp Telephone Call Transcript

## 22/02/11 RACQ Ref 9

**Time:** 14.57 to 14.04

**Date:** 22 February 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) [REDACTED]  
Colin Sharp – (CS)

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

A [REDACTED] RACQ, you're speaking with [REDACTED] What can I do for you today?

CS Yes, it's Colin Sharp here. I put in a claim. My house got flooded in these last floods that we've had and I'm just wondering how the claim is going?

A [REDACTED] Yes, not a problem. Let me just bring up my claims file. What was your claim number?

CS [REDACTED]

A [REDACTED] Mmm.

CS [REDACTED]

A [REDACTED] Mmm.

CS [REDACTED]

A [REDACTED]

CS Yes.

A [REDACTED] I won't be two moments and I'll bring it up. Have you had an assessor or anything like come out yet?

CS Yes. That was - it must be well over a fortnight ago, though.

A [REDACTED] No, that's - it does take up - they do have 10 business working days to upload that report in our system.

CS Yes.

A [REDACTED] So I'll just have a look on whether we're still waiting for that. I won't be two moments. And what was your address and date of birth, sir?

CS Address, [REDACTED] Schmidt Road, Fernvale.

A [REDACTED] Mmm.

CS And date of birth is [REDACTED]

A [REDACTED] Okay. Excellent. Let me just have a quick look. All right, I'm just going to read through the comments that I've got. Did you mind holding for one moment?

CS No, that's all right.

A ■ Thank you.

Thanks so much for holding. I'm just going to go through to the team that has been assigned to you. I won't be two moments and I'll see what we've got.

CS Okay.

A ■ Right. Thanks so much for holding there, sir. So what we've got is that the loss adjuster has put it into our system, like, today, so on the 22/02, so today. Now, with that, what happens is the next progress - the next step is just to have one of our claims officers actually look at the report, go through it and obviously progress the claim from there. It can take up to 10 days for that to happen or I can send them - like I'll send them an email, as well, just to advise them that you have called, and that way, hopefully, it will speed it up and they can have a look into it a little bit quicker.

CS Yes. It's just that we've got - you know, we've been living with relations at the moment and we can't - there's no way you can clean it up enough ---

A ■ Yes.

CS ---to move in - back into it. And we're started pulling the walls down and that because of the mildew and stuff ---

A ■ And everything that needs to be done.

CS ---in there. But I'm a pensioner and I'm, sort of, by myself here. My son can only, sort of, help me once in a while, because he works up north in the mines, and he's, sort of, only got a couple of days out of every month that he's back home here, you know.

A ■ Yes. Well we will definitely put this through. I'll send them an email, so hopefully they will get on to that a little bit quicker.

CS I'm not trying to give a sad, sob story or anything. It's just that ---

A ■ No, I completely understand.

CS You know ---

A ■ And if you don't have anywhere else ---

CS ---my Mrs is very crook as well, and ---

A ■ Yes.

CS And we've split up at the moment. She's living with her mother and I'm living with my parents and ---

A ■ Yes. So it's hard. No, I do understand. I will definitely send that, and especially because you guys don't have, like, proper accommodation at the moment ---

CS No.

A ■ ---we'll definitely try to bring a priority on this one.

CS Well, that would be appreciated.

A ■ Not a problem. Is there anything else that you wanted to question or query, sir?

CS No, no. See my - I've got my car insured with you, as well, but it's only insured against theft and fire. If it was in the garage during the flood, would it be covered then or not?

A ■ No. It would still need ---

CS Yes. I thought ---

A ■ ---comprehensive insurance, yes.



CS Yes, I just wanted to make sure.  
A [REDACTED] Yes. No, that's okay.  
CS Okay. Yes.  
A [REDACTED] All right.  
CS All right, then. Thanks very much.  
A [REDACTED] No, that's okay. And I'm sending this email out now.  
CS All right, then. Thank you.  
A [REDACTED] Thank you, bye.  
CS Bye.

JJD10096653 4112627v1

# Sharp Telephone Call Transcript

## 22/02/11 RACQ Ref 10

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**Time:** 15.53 to 15.53

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**Date:** 22 February 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RACQI) (FC)

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**Key:**

[UI] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

---

**No conversation recorded.**

JJD10096653 4112287v1

# Sharp Telephone Call Transcript

**22/02/11** RACQ Ref 11

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**Time:** 15.35 to 15.36

---

**Date:** 22 February 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RACQI) (FC)  
Unidentified Female (UF)

---

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

UF Hello?

FC Hi, it's [REDACTED] from RACQ. I was after Colin. Hello?

UF Sorry.

FC Hello? Can you hear me?

JJD10096653 4112282v1

# Sharp Telephone Call Transcript 14/03/11

RACQ Ref 12

**Time:** 09.58 to 09.59

**Date:** 14 March 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) (MM)  
[REDACTED] (RACQ) (MK)  
Colin Sharp (CS)

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

MM Good morning welcome to claims services, this is [REDACTED]. May I please start with your policy number or claim number, please?

CS Claim number is [REDACTED]

MM Thank you. And may I have your full name and address, please?

CS Colin John Sharp. [REDACTED] Schmidt Road, Fernvale 4306.

MM Thanks, Colin. And your date of birth?

CS [REDACTED]

MM Thank you. And how can I help you today?

CS I'd just like to know what's going on. I'm just inquiring.

MM Okay.

CS It's been three months or so ---

MM Okay. I won't be a minute. The last note says they are waiting on a hydrologist report, but I'll put you through to that team and they'll be able to let you know if they've received it.

CS Okay.

MM I won't be a minute.

MK welcome to Household Claims, this is [REDACTED] speaking.

MM Hi [REDACTED] it's [REDACTED] in Teleclaims. How are you going?

MK Good, how are you going, [REDACTED]

MM Good, good. Can I give you a claim number, please?

MK Mmm.

MM HH, obviously - and I've just lost my screen, [REDACTED]

MK [REDACTED] Bring them - who do you have, [REDACTED]?

MM No, I've got Colin.

MK        Okay, bring him through. I'll take a message.  
MM        Thank you very much.  
MK        Bye.  
MM        Bye.

JJD10096653 4112702v1

# Sharp Telephone Call Transcript 14/03/11

RACQ Ref 13

Time: 09.59 to 10.02

Date: 14 March 2011

Place of interview:

Parties present: [REDACTED] (RACQ) (MK)  
[REDACTED] (RACQ) (MM)  
Colin Sharp (CS)

Key: [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

MK Welcome to household claims, [REDACTED] speaking.

MM Hi [REDACTED] it's [REDACTED] in Teleclaims. How are you going?

MK Good, how are you going, [REDACTED]?

MM Good, good. Can I give you a claim number, please?

MK Mmm.

MM [REDACTED] obviously - and I've just lost my screen, [REDACTED]

MK [REDACTED] Bring them - who do you have, Narelle?

MM No, I've got Colin.

MK Okay, bring him through. I'll take a message.

MM Thank you very much.

MK Bye.

MM Bye.

MK Hello, [REDACTED] speaking.

CS Yes, hello, Colin Sharp here. It's just about my claim for my house. I'm just wondering how it's going.

MK Yes, sure. I'll see if I can get you through to your case manager or the team handling the flood claims. The call has actually just automatically diverted through to myself.

CS Right.

MK So I'll try again, Colin. I won't be a moment.

CS Thank you

MK Hi, thanks for your patience, Colin. Sorry about the wait.

CS Okay.

MK I've just tried a few times getting you through to your case manager or through to the flood

team, and they're all actually been diverted back to myself. Can I confirm your contact number and get someone to give you a call back ASAP?

CS Yes.

MK I have a business mobile, a personal mobile - which one would you prefer?

CS What's the personal mobile number?

MK [REDACTED]

CS No, what's the other one?

MK [REDACTED]

CS Yes, that's the one. The other one, I haven't got any more, so ---

MK Okay. Is there an alternative number, just in case?

CS [REDACTED]---

MK [REDACTED]

CS That's it.

MK Okay. Excellent. I'll get them to give you a call back as soon as ---

CS Yes, it'd be nice. I just - we don't know what we're doing, you see. I'm stuck here with my parents and my wife's stuck with her parents. And, you know ---

MK Yes.

CS We're just in limbo. We've got nothing, you know? I've had to go and buy bloody clothes and everything because everything's gone. We just don't know what's going on.

MK Okay.

CS Okay then, thank you.

MK Sorry about that.

CS Bye.

MK Okay, bye.

JJD10096653 4112725v1

# Sharp Telephone Call Transcript 23/03/11

RACQ Ref 14

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**Time:** 15.29 to 15.31

---

**Date:** 23 March 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RACQ) (LS)  
[REDACTED] (RACQ) (TP)  
Colin Sharp (CS)

---

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

LS Welcome to claims Services, you're speaking with [REDACTED]. Can I please start with a policy number or your claim number?

CS Claim number is [REDACTED].

LS Yes.

CS -- [REDACTED]

LS Mmm.

CS [REDACTED]

LS Thank you. And just to complete a quick security check, with your name, please?

CS Colin John Sharp.

LS Your date of birth?

CS [REDACTED]

LS And the home address, please?

CS At the moment it's [REDACTED] Jellicoe Street, Brassall.

LS Okay. The mailing address or your original home address?

CS Well, it's [REDACTED] Schmidt Road, Fernvale 4306.

LS Thank you. And how can I help you with this one at the moment?

CS Well, I'm trying to find out what's going on.

LS No worries.

CS We've been waiting for months and months and months now.

LS Okay. So you haven't received a call back since the last phone call?

CS No.

LS Okay. I'm very sorry about that. I'm just going to pop you on hold and call directly through to the claims department.



CS Okay.

LS I won't be a moment.

T Household claims, you're speaking with [REDACTED]

LS Hi [REDACTED] it's [REDACTED] in Teleclaims. How are you?

T Good, thank you. How are you?

LS Good, thank you. Claim number, whenever you're ready.

T Yes.

LS It is [REDACTED]

T Yes.

LS [REDACTED]

T Okay. And have we got Narelle on the phone or [REDACTED]?

LS No, I've got Colin.

T Colin.

LS Phoned up on the process of his claim. He never received the call back on the last phone call last Monday that was sent, 14<sup>th</sup>.

T Okay. Colin. Excellent. Do you want to put him through?

LS No worries, thanks very much.

T Thank you, bye.

LS Bye.

JJD10096653 4112742v1

# Sharp Telephone Call Transcript 23/03/11

RACQ Ref 15

**Time:** 15.30 to 15.35

**Date:** 23 March 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) (TP)

[REDACTED] (RACQ) (LS)

[REDACTED] (RACQ) (JH)

Colin Sharp (CS)

**Key:** [UI] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

TP Household claims, you're speaking with [REDACTED]

LS Hi [REDACTED] it's [REDACTED] in Teleclaims. How are you?

TP Good, thank you. How are you?

LS Good, thank you. Claim number, whenever you're ready.

TP Yes.

LS It is [REDACTED] --

TP Yes.

LS [REDACTED]

TP Okay. And have we got Narelle on the phone or [REDACTED]?

LS No, I've got Colin.

TP Colin.

LS Phoned up on the process of his claim. He never received the call back on the last phone call last Monday that was sent, 14<sup>th</sup>.

TP Okay. Colin. Excellent. Do you want to put him through?

LS No worries, thanks very much.

TP Thank you, bye.

LS Bye.

TP Hi Colin, you're speaking with [REDACTED] How are you this afternoon?

CS Not too bad, yourself?

TP I'm good, thank you for asking. Now Colin, I believe you're still waiting on a call back from last Monday, is that correct?

CS Yes.

TP I do apologise for that. What I'm going to do is I'm just going to see if the team leader is – sorry, the case manager is available and I'll transfer you through.

CS Okay.

TP Thank you.

JH Hello.

TP Hello.

JH Hello.

TP Let me just write this down, [REDACTED]. Okay, so I've got a Mr Colin Sharp on the phone.

JH Mmm.

TP It's [REDACTED]

JH It's weird that he wouldn't have been contacted if it was in the actioned thing. Let me see if we've got any answers. Okay.

TP Okely dokely?

JH Pop him through.

TP Here he is.

JH Thank you.

JJD10096653 4112763v1

# Sharp Telephone Call Transcript 23/03/11

RACQ Ref 16

**Time:** 15.34 to 15.38

**Date:** 23 March 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) (JH)  
[REDACTED] (RACQ) (TP)  
Colin Sharp (CS)

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

JP Hello.

TP Hello.

JP Hello.

TP Let me just write this down, [REDACTED] Okay, so I've got a Mr Colin Sharp on the phone.

JH Mmm.

TP It's [REDACTED]

JH It's weird that he wouldn't have been contacted if it was in the actioned thing. Let me see if we've got any answers. Okay.

TP Okely dokely?

JH Pop him through.

TP Here he is.

JH Thank you.

[REDACTED] Hello, [REDACTED] speaking. Is that Mr Sharp?

CS Yes.

JH Hello, how are you?

CS Not bad, how are you?

JH Good thank you. You're just wanting an update on the progress of your claim?

CS Yes.

JH Okay. What I can tell you is that the hydrology information that we've been waiting on has now been received, so the process now is that the technical team needs to run through and review all of the conclusions for each and then ascertain how those conclusions will apply to each policy holder's claim within that area. So they're in the process of doing that as we speak. I know that they started making these calls, not last week, but the week before, so if you haven't heard from anybody as yet, I would certainly expect that you should certainly hear from someone very soon. We haven't got exact time frames, but – yes, it's been a couple of

weeks now, so, hopefully, very shortly you'll have more information.

CS Yes. It's just that we've been in limbo for so long now.

JH Yes.

CS We don't know what the heck's going on.

JH Yes, I know.

CS We've got nothing, you know.

JH Yes, it's such a lengthy process.

CS We're just bloody lucky that our relations are good enough to keep us in their homes.

JH Yes. Well, part of the process that the technical team are running through is for those customers that are in an area where the cause of damage has been through flood, which is not covered under the policy then they run those customers through eligibility the compassion fund. So that's another process that they are going through.

CS Yes, but you're covered for flash flood, aren't you?

JH Flash flood, yes.

CS Well, there's nothing else that this can be called than flash flood.

JH Yes. Well, that's ---

CS It was up and down in less than 12 hours.

JH Yes.

CS And it just filled up like a bath tub.

JH Yes. Well, that's, yes, all of the information they'll that hydrology information when it comes through. So, hopefully - it gets done in batches, and the process is that once it comes through from the hydrologist, it goes through to our legal department and then through to management and then the technical team get given a list of people to call and advise that their claims have been accepted or declined. So, unfortunately, it is a bit of a lengthy process, but I assure you that they are running through it as fast as they can.

CS Okay.

JH Okay?

CS All right, thank you.

JH All right, Mr Sharp. Thank you.

CS Bye.

JH Bye bye now.

# Sharp Telephone Call Transcript

**29/03/11** RACQ Ref 17

**Time:** 14.13 to 14.16

**12 April** 29 March 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQI) (TD)

Colin Sharp (CS)

[REDACTED] (RACQI) (CB)

**Key:** [UI] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

TD Welcome to claim services, you are speaking with [REDACTED] Now, could I start with your claim or your policy number, please?

CS

TD Thank you. Could I please confirm your name?

CS Colin Sharp.

TD Thank you, and just your address and date of birth, please?

CS [REDACTED] Schmidt Road, Fernvale, 4306. [REDACTED]

TD Thank you. And what can I do for you today?

CS Mate, I've been waiting since January to find out what you are going to do about me house being flooded out, and every time I ring up, someone fobs me on to another number where I wait for another ten minutes and then go on to another number where I wait for another ten minutes, and I am starting to get a little bit fed up.

TD Okay. Unfortunately, I can't discuss anything in relation to the claim. I can see the last comment that [REDACTED] has put on here. So do you need to discuss the actual - you know, the claim progress with a claims officer?

CS Well, I would like to know what is going to happen, mate. I am out of my house. We can't live in the house and ---

TD Okay. I need to call through to the claims department to see if a Household Claims officer is available to have a chat with you.

CS All right, thank you.

TD I'll just pop you on hold. It won't be long.

CS All right.

TD Thanks for holding. Unfortunately, I haven't been able to get through on that number, so I am just going to try a different number, if that's okay?

CS Okay.

TD Thank you.

CB Hello, welcome to household claims, this is [REDACTED]

TD Hi [REDACTED] in Teleclaims. How are you?

CB Yes, good, thanks, and yourself?

TD Good, thank you.

CB That's good.

TD Can I give you a claim number, please?

CB Sure. What's that, thanks?

TD [REDACTED]

CB Okay, thanks. And who do you have on the phone?

TD I have the insured, Colin, just in relation to how his claim is progressing.

CB Sure, you can transfer him through.

TD No worries, thank you.

CS Okay, thank you. Bye.

TD Bye.

JJD10096653 4112924v1

# Sharp Telephone Call Transcript

## 29/03/11 RACQ Ref 18

**Time:** 14.15 to 14.16

**Date:** 29 March 2011

**Place of interview:**

**Parties present:**

[REDACTED] (RACQI) (CB)

[REDACTED] (RACQI) (TD)

Colin Sharp (CS)

**Key:**

[U] = unintelligible

[A] = inaudible

--- = interrupted speech, or speech peters out

CB Hello, welcome to Household Claims, this is [REDACTED]

TD Hi [REDACTED] in Tele Claims. How are you?

CB Yes, good, thanks, and yourself?

TD Good, thank you.

CB That's good.

TD Can I give you a claim number, please?

CB Sure. What's that, thanks?

TD [REDACTED]

CB Okay, thanks. And who do you have on the phone?

TD I have the insured, Colin, just in relation to how his claim is progressing.

CB Sure. You can transfer him through.

TD No worries, thank you.

CB Okay, thank you. Bye.

TD Bye.

CB Hi Colin, it's [REDACTED] from Household Claims. I've got your claim number.

CS Mmm.

CB Now, I'm going to need to just get someone more specialised to give you a call back to discuss your claim. What would be the best contact number to call you back on, please?

CS My mobile, I suppose. Have you get it there?

CB Can you please repeat that back to me to make sure it's correct?

CS Just say it to me because I only know the last couple of numbers. I think – hold it - I never ring it, so I don't know the number offhand. I'll know the last ---



CB Okay. Is it [REDACTED]  
CS That's it.  
CB Okay, I'll pass your message on for you.  
CS Thank you.  
CB That's okay. Thanks for calling, bye.

JJD10096653 41 12688v1

# Sharp Telephone Call Transcript

## 30/03/11 RACQ Ref 19

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**Time:** 15.32 to 15.33

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**Date:** 30 March 2011

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**Place of interview:** [REDACTED]

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**Parties present:** [REDACTED] (RACQI) (FC)  
Colin Sharp (CS)

---

**Key:** [UI] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

CS Hello?

FC Hi, it's [REDACTED] from RACQ. Is that Colin?

CS Yes, speaking.

FC How are you today, Colin?

CS Not too bad.

FC That's good. Just returning your call from yesterday in relation to your claim.

CS Yes.

FC Yes. I'm actually the case manager on your claim, so I know you've been talking to a few different people ---

CS Yes.

CF ---in relation to it.

CS Mmm.

FC Yes. So I'm not sure how much they've explained but, kinda, where we're at at the moment ---

CS Nothing at all, actually.

FC Yes. We're in the process of reviewing all the information at the moment. So we've got the hydrology information for all the affected areas.

CS Mmm.

FC It's just the process now of going through all the affected regions, seeing how that applies in relation to the policy, and then reviewing each particular claim individually. So we're - as I said, we're - we are in that review process and it is a priority.

CS Yes.

FC So it shouldn't be too much longer before we give you a call back to discuss that.

CS Yes, all right then. It's been a long time and ---

FC It has, yes.

CS        ---we can't get - you know, we can't live in the house.

FC        Yes. The original hold-up was that we were waiting for that info to come through ---

CS        Mmm.

CF        ---but -- yes, now we've got it and it's just a process of getting through, you know, each region. You know, it was across the whole State and then each claim. So, yes, I don't anticipate it being too much longer before a decision is made on your particular claim.

CS        Okay then.

CF        But yes, we'll be in contact as soon as we can.

CS        Rightio, thank you.

CF        Okay. Thanks for your time, Colin.

CS        Bye.

CF        Okay. Bye.

JJD10096853 4112719v1

# Sharp Telephone Call Transcript

## 12/04/11 RACQ Ref 20

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**Time:** 9.49 to 9.54

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**12 April** 12 April 2011

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**Place of interview:**

---

**Parties present:** [REDACTED] (RACQI) (KJ)  
[REDACTED] - [REDACTED]

---

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

[REDACTED] Hello?

KJ [REDACTED]?

[REDACTED] Yes.

KJ It's [REDACTED] from RACQ Underwriting. How are you?

[REDACTED] Not too bad, thanks.

KJ That's good.

[REDACTED] Been busy with all this ---

KJ Have you?

[REDACTED] ---flood business and we're not young anymore ---

KJ Yes.

[REDACTED] ---and trying to wash up clothes and everything. And then to have somebody live with you that you're not used to having again, your family, Colin and his wife and the dog.

KJ Okay. So have you got some help, have you?

[REDACTED] Yes. My husband - we're both in our late 70s.

KJ Right.

[REDACTED] And he's had a brain tumour and a bowel - bladder cancer.

KJ Gosh.

[REDACTED] So he has a bag. I'm his nurse as well, so it's a full-time job for me with cooking and looking after a sick husband.

KJ Yes.

[REDACTED] It's not easy.

KJ But you have got someone there helping you?

[REDACTED] No.

KJ No?

█ No, I don't get any help. No. I've just got to struggle on.

KJ One day at a time.

█ Yes.

KJ That's probably the brightest thing we can say, I suppose, isn't it?

█ Yes. Yes.

KJ Yes. I'm so sorry to hear that. My reason for ringing is that your renewal is up for – is due on 26 May.

█ The what?

KJ Your renewal for your building and your contents. Now, I know you've had a significant amount of damage regarding the flood ---

█ Is this for Colin, is it?

KJ Sorry?

█ Is this for Col Sharp, you're talking about, or is it for █ and █ ?

KJ No, it's for you. For you. You're Narelle, aren't you?

█ No.

KJ No?

█ No. No. No. I'm the mother. I'm the mother.

KJ I'm sorry.

█ But they're not here just at present.

KJ Okay. I'm so sorry about that.

█ Yes. No, you see, we're already insured. We're in a safe place. We're at Jellico Street, Brassall.

KJ Right.

█ And we never went in the floods. We're just the helpers.

KJ Okay.

█ Yes.

KJ All right. So you're there at the moment helping out, are you?

█ No, this is our house.

KJ Okay.

█ This is █ and █ house and Colin and them are living here until they get something done for their house.

KJ I see. I see.

█ They're getting nothing done at Fernvale.

KJ Yes, okay.

█ It's a big hold up out there. I don't know what's going happen, and they're both sick. The wife is an invalid. She has had Guillain-Barre Syndrome and Colin has lost a kidney and he's got two appointments at the PA this month.

KJ Mmm.

[REDACTED] So I don't know what's going to become of them. It's really worrying.

KJ Oh no. So they're - they've actually got a lot of problems too, hey?

[REDACTED] They're the ones that's got lots of problems because they've got no home.

KJ Oh gosh.

[REDACTED] That is the problem with them and nothing seems to be happening for them.

KJ Yes.

[REDACTED] They were insured and everything.

KJ Yes. I'm in a different department so ---

[REDACTED] Are you?

KJ I'm just - yes, I'm not in the claims department.

[REDACTED] No.

KJ I just wanted to have a chat to them. I thought you were Narelle. I'm so sorry about that.

[REDACTED] No. No. No.

KJ Am I able to contact Narelle or Colin on a number so I can have a---

[REDACTED] Well, I can give you, Colin - he's more to understand everything. Narelle's got that Guillain-Barre Syndrome and she's on a lot of drugs.

KJ Okay.

[REDACTED] She is an epileptic woman too, so ---

KJ That's no good.

[REDACTED] ---it's best that I give you his mobile number, I think.

KJ Sure. That would be great.

[REDACTED] Yes, okay.

KJ Yes.

[REDACTED] Here we go. Colin - I haven't got it in that book. Sorry, love. Sorry for holding you up.

KJ No, you're fine.

[REDACTED] I just - I've got a new book and it's all these numbers, and I've put it in the other book because ---

KJ Okay.

[REDACTED] ---it was just a new mobile, because he lost everything in the flood, so they've had an awful time, and daughter the same.

KJ Really.

[REDACTED] Out at Caraleigh? Yes.

KJ Wow.

[REDACTED] And no insurance for them. They're insured, but they wouldn't insure them. So everything's messed up in our world just at present.

KJ Yes.

[REDACTED] Where are we? And the trouble is with us we're too old to help to do much.  
 KJ Right.  
 [REDACTED] I washed 16 bags of washing and, you know, that nearly killed me so –what am I doing here?  
 KJ I have got one mobile number here. If you just want to confirm it with me?  
 [REDACTED] Yes. Yes.  
 KJ It's [REDACTED].  
 [REDACTED] No.  
 KJ No?  
 [REDACTED] That's not it. It's [REDACTED].  
 KJ Yes.  
 [REDACTED] -- [REDACTED].  
 KJ Mmm.  
 [REDACTED] -- [REDACTED].  
 KJ Yes.  
 [REDACTED] -- [REDACTED].  
 KJ Yes.  
 [REDACTED] -- [REDACTED] You've probably got the old number that he lost.  
 KJ I'm not sure.  
 [REDACTED] So have you got that one now? [REDACTED].  
 KJ Yes.  
 [REDACTED] -- [REDACTED].  
 KJ [REDACTED].  
 [REDACTED] And [REDACTED] yes.  
 KJ All right.  
 [REDACTED] Yes, you'll probably get him on there.  
 KJ So I'm able to give him a call? He's not, like, in the middle of work or anything like that?  
 [REDACTED] No. No. He can't work. No.  
 KJ All right.  
 [REDACTED] Okay. Thank you.  
 KJ All right, well thank you for your time.  
 [REDACTED] Okay.  
 KJ All the best.  
 [REDACTED] Bye.  
 KJ Bye.





# Sharp Telephone Call Transcript 12/04/11

RACQ Ref 21

**Time:** 09.55 to 09.56

**Date:** 12 April 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) [REDACTED]

Colin Sharp (CS)

**Key:** [U] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

CS Hello?

[REDACTED] Colin Sharp?

CS Yes, speaking.

[REDACTED] It's [REDACTED] from Underwriting at RACQ. How are you today?

CS I'm not too bad, how are you?

[REDACTED] I'm good, thank you. This is just a courtesy call regarding your house and contents insurance premium that's due.

CS Yes.

[REDACTED] Now, I know you've gone through quite a bit of damage in your house and contents. I just wanted to know whether you wanted to reduce your sum insured at this stage in your contents?

CS What do you mean by that?

[REDACTED] Okay. At the moment you've got - because prior to all the damages that have happened, your building sum insured is \$242,000 ---

CS Yes.

[REDACTED] ---and your contents is \$132,000.

CS Yes.

[REDACTED] What we're doing is trying to check with everyone whether they want that reduced at this stage until such time as they get everything fixed or get their contents up to scratch again.

CS No, just leave it as it is, please.

[REDACTED] You're happy with that?

CS Yes, I don't want to change anything, yes ---

[REDACTED] Okay.

CS ---until I find out whether I'm covered or not.

[REDACTED] All right.

CS Okay?



All right, not a problem. I just wanted to double check with you.

CS Thank you.



All right, I'll send that out to you.

CS Righteo. Bye.



Okay, bye.

JJD10096653 4112822v1

# Sharp Telephone Call Transcript 14/04/11

RACQ Ref 22

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**Time:** 11.35 to 11.38

---

**Date:** 14 April 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RACQ) (KS)  
[REDACTED] (RACQ) (N)  
Colin Sharp (CS)

---

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

KS Welcome to Claims Services, this is [REDACTED] speaking. Can I please start with your claim or your policy number, please?

CS Well, mate, that's why I'm calling. I've got a claim in at the moment, but I've lost the claim number.

KS Look, that's okay. I'll be able to help you. So what I'll do is I'll just be able to find it another way.

CS Yes.

KS So if I can please just have your first and your surname, please?

CS Colin Sharp.

KS C-o-l-i-n?

CS Yes.

KS And S-h-a-r-p?

CS No e?

KS I was just going to say the e, but I just thought I'd stop. Now, Colin, if I can also just have your address and date of birth, please?

CS Well, the address that we're claiming for is [REDACTED] Schmidt Road, Fernvale 4306.

KS And your date of birth.

CS [REDACTED]

KS Thank you. So this is from an incident in January, is that correct?

CS Yes, the flood thing, yes.

KS Okay, so I'll give you the claim number. It's [REDACTED]

CS [REDACTED]

KS [REDACTED]

CS [REDACTED]

KS [REDACTED]

CS [REDACTED]

KS [REDACTED]

CS [REDACTED]

KS Okay, is there anything else I can help you with today?

CS Well, I suppose it's no good trying to find out how they're going with the claims or anything, I suppose, hey?

KS Look, what I'll do is, if you wanted to stay on the phone, I'll see if I can go through to someone for you. I won't be a moment.

CS That'd be great, thanks.

KS Thank you.

N Household claims, [REDACTED] speaking.

KS Hello, it's [REDACTED] here from Teleclaims. How are you going?

N Good, how are you?

KS Good. Can I give you a claim number?

N No.

KS You've been dying to say that all morning, haven't you?

N It works! I got a few giggles out of it!

KS Yes, exactly. I know.

N Go for it.

KS It is [REDACTED]

N Mmm.

KS [REDACTED]

N Mmm.

KS --[REDACTED] Now, I've actually got Colin Sharp on the phone. He wanted to get the claim number, which I've given him, and then he said "There probably wouldn't be any sense going through to one of the claims officers to just see how it's all progressing." I can see that the last time that there was a comment from him was a couple of weeks ago, so I just thought I'd ring to see if maybe someone wanted to have a chat with him, if there's any further information to advise him of.

N I can try and see if the team is available.

KS Okay.

N Do you want to just hold for a moment?

KS Sure.

N If they're not then, I will just take a message for him anyway, but ---

KS Okay.

N ---if I can get someone on the phone. Just one minute.

KS Thank you.

N Yes, no, they're not answering. All right, pop him through. I can always just send a message to get someone to give him a call back.

KS An update. Thank you.

N Yes, thanks.

JJD10096653 4112840v1

# Sharp Telephone Call Transcript 14/04/11

RACQ Ref 23

**Time:** 11.37 to 11.39

**Date:** 14 April 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) (KS)

[REDACTED] (RACQ) (N)

[REDACTED] (RACQ) (MK)

Colin Sharp (CS)

**Key:** [UI] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

N Household claims, [REDACTED] speaking.

KS Hello, it's [REDACTED] here from Teleclaims. How are you going?

N Good, how are you?

KS Good. Can I give you a claim number?

N No.

KS You've been dying to say that all morning. haven't you

N It works. I got a few giggles out of it.

KS Yes, exactly. I know.

N Go for it.

KS It is [REDACTED]--

N Mmm.

KS [REDACTED]---

N Mmm.

KS [REDACTED] Now, I've actually got Colin Sharp on the phone. He wanted to get the claim number, which I've given him, and then he said "There probably wouldn't be any sense going through to one of the claims officers to see how it's all progressing." I can see that the last time that there was a comment from him was a couple of weeks ago, so I just thought I'd ring to see if someone wanted to have a chat with him, if there's any further information to advise him of.

N I can try and see if the team's available.

KS Okay.

N Do you want to just hold for a moment?

KS Sure.

N If they're not, then I will just take a message for him anyway, but ---

KS Okay.

N ---if I can get someone on the phone. Just one minute.

KS Okay thank you.

MK Welcome to Household Claims, [REDACTED] speaking.

N [REDACTED] don't worry. Wrong team, thanks.

MK Okay, bye.

N Yes, no, they're not answering. All right. Pop him through. I can always just send a message to get someone to give him a call back.

KS An update, thank you.

N Thanks.

Hi Mr Sharp?

CS Yes.

N It's [REDACTED] from Household Claims. How are you today?

CS Not too bad, thanks.

N Okay. You're wanting to get an update on your claim, are you?

CS Yes, please.

N All right. I just need to forward your details over to the technical team to give you a call back because ---

CS Right.

N ---they're actually all busy at the moment.

CS You should have my mobile number there, I think, so - I just don't know it off hand.

N Yes, I'll just check it for you. Hang on. [REDACTED]

CS That's it.

N Lovely. I'll get someone to give you a call and I'll tell them that's the best number to call you on.

CS All right then.

N Thanks for that, Mr Sharp ---

CS Thank you.

N ---and hopefully they'll call you within the next two business days.

CS Thank you.

N Thank you, enjoy your day. Bye

CS Thank you, bye.

# Sharp Telephone Call Transcript

## 18/04/11 RACQ Ref 25

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**Time:** 10.00 to 10.01

---

**12 April** 18 April 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RACQI) (FC)  
Colin Sharp (CS)

---

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

*[Answering machine] I'm very busy.*

FC Hi Colin, it's [REDACTED] from RACQ Insurance. I'm just returning your call from Thursday in relation to your claim. Now, we are still awaiting the hydrology outcome in relation to your particular claim, and obviously, once, we have that decision, we will back in contact with you as soon as possible. If you have any further questions or wish to discuss it further, please call me back on 137 202 and quote your claim number which is [REDACTED]. Thank you.

JJD10096653 4112916v1



# Sharp Telephone Call Transcript 27/04/11

RACQ Ref 26

**Time:** 10.35 to 10.37

**Date:** 27 April 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) (JM)  
[REDACTED] (RACQ) (N)  
Colin Sharp (CS)

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

JM Welcome to claim services, my name is [REDACTED]. Can I have your claim number or policy number, please?

CS Yes, hang on a second. It's [REDACTED].

JM Mmm.

CS [REDACTED]

JM Thank you. And your name, please?

CS Colin Sharp.

JM Thank you, Colin. And could I please have your date of birth and your address?

CS [REDACTED] Schmidt Road, Fernvale 4306.

JM Thank you. How can I help you today?

CS I'm just trying to find out how my claim's going.

JM All righty then. Just one sec. Okay. I can see that someone called you back last week and they left a message.

CS Yes. That's what I couldn't understand, really, because I've been told at least a month ago that the hydrologist report was in, and the message she left was that they're waiting on the hydrology report so ---

JM On the hydrology. All righty then.

CS ---you know, it's got me all bamboozled.

JM Yes, I think some of them - it's not my area, but I do believe that there's, you know, some areas where they're still waiting certain information. But what I'll do is I'll call through to that section and see if we can get your case manager on the phone. One moment.

CS Thank you.

JM I'll just pop you on hold.

CS Thank you.

N Household claims, [REDACTED] speaking.

JM Hello, it's [REDACTED]. Can I give you a claim number, please?  
N Sure.  
JM [REDACTED]  
N [REDACTED] Sharp?  
JM Yes, I've got Colin on the phone. He's had a call back from [REDACTED] and she's left a message --  
N Mmm.  
JM ---but he said he can't understand why we're still waiting on hydrology reports. He thought that we'd already had those weeks ago.  
N Just pop him through and I'll have a chat with him.  
JM Thanks, bye.  
N Thanks.

JJD10096653 4112903v1

# Sharp Telephone Call Transcript 27/04/11

RACQ Ref 27

**Time:** 10.36 to 10.39 am

**Date:** 27 April 11

**Place of  
interview:**

**Parties present:**

**Key:** [U] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

*[Recording] This tape is not supported for voice recording.*

JJD10096653 4112810v1

# Sharp Telephone Call Transcript

## 28/04/11 RACQ Ref 28

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**Time:** 9.05 to 9.10

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**12 April** 28 April 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RACQI) (DW)  
[REDACTED] (CS)

---

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

CS Hello?

DW Hello. Yes, it's Dale calling from RACQ Insurance. How are you doing?

CS All right. How are you?

DW Not too bad, thank you. I've just got a message here to give you a quick call. Well, I had a - yes, a request for an update on the claim.

CS Yes. I was just wondering how it's going. It's been that bloody long now that I don't know what's going on.

DW Yes. We have been getting, well, most of the responses through just regarding hydrology. Some of the - yes, some of the claims were fairly clear cut, some of them weren't. That's - yes, for your area. Like, basically, we just get bunches of claims through as we get the responses. Yours hasn't come through on any of those lists as yet. Basically, there were some further investigations required on a few of the claims.

CS Well, months ago I got told that the hydrologist's report was in and everything would be finalised in a couple of weeks.

DW Yes.

CS So that's over a month ago. I got a message - it'd be a fortnight ago now, on my phone ---

DW Yes.

CS ---when I was at the doctors and to say that the hydrologist reports hadn't even been in yet. So I'd just like to know what the hell's going on. Someone's lying to someone.

DW Right. Yes. We did get - we got, yes, a response back on pretty much all of the claims, and most of them we have been able to provide a response on, but there are some that, I guess, that were a little more grey as to their - you know, whether they - because, basically, you know, to decide if it was due to flood or flash flood, and a lot of them were clear and some of them ---

CS Well, I was there when it come up. I only just got out of the place before I had to swim out of the bloody place, and if that ain't a flash flood, I don't know what a flash flood is. It was down within 12 hours.

DW Yes.

CS We could get back into the house, so ---

DW Yes.

CS You know, I'm - I just can't see why it's taking so long.

DW Right. Yes. I'm not sure, yes, what - you know, what investigations are being done behind the scenes for, you know, for your property in particular. Like, obviously, with the volume of claims it's, you know, taken a bit longer than we'd hoped, but - yes, I'm not sure why - you know, what would be relevant to your property, why, you know, it would need further investigations.

CS Well, mate, you know, we've living at other people's houses.

DW Yes.

CS We've got nothing of our own left. We - I had - we've just got enough clothes to keep on our backs.

DW Yes.

CS We've got nothing and we're pensioners.

DW Yes.

CS You know, it's - I can understand a reasonable amount of time ---

DW Yes.

CS ---and I think I've been pretty bloody calm and cool and collected about it all.

DW Yes.

CS I rang up a day after the flood. I never rang again for another two weeks ---

DW Yes.

CS ---because I knew you'd be inundated with calls and stuff, but this is just getting ridiculous. You know, we're coming up on May.

DW Yes.

CS It's - and, you know, I've got my wife on my back all the time. She thinks that I'm not doing enough to get any bloody results, that's the thing, and I just - I don't know where I am.

DW Yes. Yes. Well, like I say, we keep getting, yes, bunches of results back for, you know, various claims that are left outstanding, and we're obviously following them up as much as we can to, you know, get the answers on all of them. Like I say, a bulk of them we've had, you know, answers on now, but there are some that are still outstanding, and I guess yours, unfortunately, falls into that category and for whatever reason. I - look, as I said, I don't know what sort of investigations they'd need to do or ---

CS So you've got nothing you can tell me?

DW Nothing more ---

CS No.

DW ---like, particularly, other than, you know, they are all coming through now, and, you know, most of them have been done and there are a few that we're just waiting on, which means, you know - I know you've been told it's not too far off, but - in the past, and, you know, I'm not going to, you know, say - and yes, that's the problem I guess. I can't sort of say it's going to be ---

CS Yes. Well ---

DW ---you know, a day next week or anything like that, which is a bit of a pain.

CS ---we're just, sort of, hanging in limbo here.

DW Yes.

- CS While everybody else is - you know, there's people just up the street that are already paid off --  
-
- DW Yes.
- CS ---their insurance company. The people next door to us changed insurance companies two days before the flood. They only had a cover note and - with Westpac and they paid ---
- DW Right.
- CS ---on a cover note.
- DW Yes.
- CS And they don't - you know, it's only flash flood and they covered for.
- DW Yes.
- CS So, you know, I - it just amazes me that it can take so long for a Queensland company - you know, that's the reason I got in with you guys, because you're a Queensland company and I figure well, you know, you're going to do the right thing by people ---
- DW Mmm.
- CS ---and you are just treating us like bloody immigrants or something. You know, I, - it's just got me - anyway, I'll ring back and see what's going on. There's nothing more I can do.
- DW Yes, all right.

JJD10096653 4112943v1

# Sharp Telephone Call Transcript 30/04/11

RACQ Ref 29

**Time:** 09.27 to 09.29

**Date:** 30 April 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) (DL)

Narelle Sharp (NS)

**Key:** [U] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

DL Welcome to claim services, you're speaking with [REDACTED] May I start with your claim or policy number?

NS Yes, [REDACTED] it's [REDACTED]

DL Thank you. And who am I speaking with?

NS Narelle Sharp.

DL Thank you, Narelle. And may I have your address and date of birth, please?

NS Well, our address that we're - we've got an existing claim was [REDACTED] Schmidt Road, Fernvale.

DL And your date of birth?

NS [REDACTED]

DL Thank you so much. How can I help you, Narelle?

NS Well, we're still waiting for an answer for our existing claim on that house up there.

DL I see. Can you hold one moment? I'll just look into what the progress has been. Okay. Dale called somebody - he didn't mention who it was - on the 28<sup>th</sup>.

NS Was it my husband, Colin?

DL It doesn't say who it is, but it's just 'phone call to the insured', so I'm not sure who Dale has spoken to. But we are waiting on further investigation reports.

NS This has been going on for a while, [REDACTED]

DL Yes, I'm so sorry. These investigations are taking long. It's, sort of, out of our hands. Once we have all the information at hand, the claims officer will review all that information and they will be in contact with you by phone. I'm so sorry it's taking so long.

NS It's just that my husband is so crook at the moment and everything's fallen on my shoulders. You know, I've got to know where I stand with everything.

DL Yes. Yes, I appreciate it's a very frustrating time. And we are actually getting through them, but it is taking some time. We've got a lot of extra staff, and that's why Dale has worked the Saturday and called somebody just to give you an update that we are still waiting on this information to come to us.

NS Okay then. Thanks [REDACTED] for your help.

DL No trouble. But rest assured you are in line for processing, Narelle, and that your claims officer will be in touch.

NS Okay. Thank you.

DL Thank you so much for your patience.

NS Righteo. Bye.

DL Bye bye.

JJD10096653 4113081v1



# Sharp Telephone Call Transcript 09/05/11

RACQ Ref 30

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**Time:** 15.29 to 15.29

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**Date:** 9 May 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RACQ) (FC)  
Colin Sharp (CS)

---

**Key:** [UI] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

**No conversation recorded.**

JJD10096653 4112941v1

# Sharp Telephone Call Transcript 09/05/11

RACQ Ref 31

**Time:** 15.30 to 15.33

**Date:** 9 May 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) – FC

Colin Sharp (CS)

**Key:** [UI] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

CS Hello?

FC Hello, it's Felicity from RACQ.

CS Right.

FC Is that Colin is it?

CS Yes.

FC Colin, I'm just giving you just a quick call in relation to your claim...

CS Yes.

FC I know that you've provided some information to the Insurance Council.

CS That's dead right.

FC Yes. Look, I just wanted to give you a quick call just to let you know exactly why the claim has been held up. So we did have - in the March - in the month of March, we got a lot of information through from the hydrologist.

CS Yes.

FC Now, that enabled us to make decisions on a lot of claims, ones that were either clear cut flood or flash flood.

CS Yes.

FC From there we had a small number of claims that required further investigation by the hydrologist.

CS Right.

FC So they were, obviously, just a little bit more difficult to determine what type of flooding has occurred. So that's the reason that we did not have a decision as yet. I just wanted to give you a quick call just so you're aware of what's actually happening. Now - so what has occurred, probably already, is that the hydrologist has been back out and about to the areas where we've needed that further investigation, and from there they're sending those claims back through to us with an outcome. So, hopefully, it won't be too much longer before we have an outcome for you.

CS Yes. Well, you know, like, I mean, it's been that bloody long now it's not funny. We're out of our house. I mean, we're in other peoples' houses, we're not sleeping in our own beds, we've got nothing.

- FC Yes.
- CS We've hardly got enough clothes on our backs.
- FC Yes.
- CS We've lost everything in the bloody thing and then you're hanging around for months and months and months, you know.
- FC Yes, look, and, obviously, like, we're not ---
- CS If it was a normal flood, I wouldn't even claim for it, but, you know ---
- FC Yes.
- CS If it's not a flash flood out here, there's no flash flood anywhere.
- FC Yes, yes.
- CS There hasn't been a flash flood anywhere, if it hasn't been out here.
- FC Yes.
- CS It come up that quick, it nearly caught me and the dog in the property.
- FC Yes. Yes.
- CS And then in under 12 hours, the house - the water was gone out of the house. The only reason we couldn't get to the house was that the bloody road was cut.
- FC Yes.
- CS So, you know, I just - it's just got me beat how you can just keep wondering whether it was flash flood or not.
- FC Yes. I mean ---
- CS The people next door to us were with Westpac. They changed over two days before the flood, they hadn't paid one cent in yet, they were on a cover note ---
- FC Yes.
- CS ---and they were only covered for flash flood and they were covered. They've been paid out.
- FC Yes. I mean, obviously ---
- CS So you've got me beat.
- FC Yes. Obviously, different companies are using, probably, different hydrologists ---
- CS Yes, well it's Westpac. It's Westpac.
- FC Yes. And, you know, there's obviously different reasons why they've got theirs back but, unfortunately ---
- CS Well, they were told us they were only covered for flash flood ---
- FC Yes, yes.
- CS ---and they've been covered.
- FC Yes. Well, I mean, I can't speak for what other companies are doing. I just know that, you know, for every claim involved in the inundation during late December/January across Queensland ---
- CS Well, it was the same flood that done us, that's done them.
- FC Yes, and we've had to wait for a response just to make sure either way whether it's flash flood or flood.

CS Well, I don't know how much longer I'm supposed to wait, because it's just ---  
FC Look, yes. And, as I said, we ---  
CS ---driving me crazy.  
FC ---have had the people back out and about, they've been back out and about and we are getting responses back through...  
CS Well - all right then. Fair enough.  
FC Yes. But we'll give you a call as soon as we know anything.  
CS Yes, okay. Bye.  
FC Thank you. Bye.

JJD10096653 4112952v1

# Sharp Telephone Call Transcript

## 23/05/11 RACQ Ref 32

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**Time:** 15.42 to 15.49

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**12 April** 23 May 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RACQI) (LP)  
Colin Sharp (CS)

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**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

LP Welcome to RACQ, this is [REDACTED] How may I help you?

CS Yes, well, I've got a car insured with you, but it went through the flood, and I just bought myself another car and I want to change - transfer my insurance over to the new car.

LP No worries at all. Do you have your old car's policy or rego number?

CS Mate, I can't remember that. As I said, I haven't got any paperwork because it all went out in the flood too.

LP Okay. So give me a second, mate.

CS My name's Colin Sharp. I've got my house and my car and everything.

LP Please just give me a sec so I can get on the right screen, and then I can enter the details as we go. Your surname?

CS Okay, mate.

LP Sharp, was it?

CS Yes.

LP S-h-a-r-p-e or just p?

CS No, e.

LP Okay. And it was Colin?

CS Colin, yes.

LP Yes, and your postcode, please, Colin?

CS 4306.

LP Thanks for that mate. That'll bring everything up for me. This looks like the one. Okay and the address that we have for you, Colin?

CS [REDACTED] Schmidt Road, Fernvale.

LP And your date of birth?

CS [REDACTED]

LP Thanks for that. Okay. All right, so it was the 96 Ford Falcon Longreach?

CS That's right.

LP Okay.

CS So it's cancelled.

LP No worries. So we can get that transferred over to the new one for you.

CS Yes.

LP Now, it was third party, plus fire and theft that you had on that one.

CS Yes.

LP Is that the same that you were after for the new one?

CS Yes.

LP Okay. And it's going to be kept at Fernvale, the new one, in the garage there?

CS Well, not at the moment because we're not living there, but it will eventually be kept there.

LP Okay, no worries. What suburb are you =residing in at the moment?

CS Brassall.

LP Okay. Is that 4305 in Brassall?

CS Yes, that's correct.

LP Okay. No finance on the new car either?

CS No.

LP Okay. Okay, and what's the year, make and model of the new car?

CS 2004.

LP Yes.

CS Falcon XT Sedan.

LP Okay. Automatic or manual?

CS Automatic.

LP And is it the 6 or the 8 cylinder?

CS The 6 cylinder. And no mag wheels, it's just got standard wheels on it.

LP Okay. And just the petrol model, is it, not gas?

CS Yes, just petrol, not gas.

LP Okay. And the BA or BA II, do you know?

CS Mate, I don't know for sure. I know it's the BA, but ---

LP No worries.

CS ---you know.

LP Okay. What's the rego number for the new one?

CS The rego number is [REDACTED]

LP Yes.

CS [REDACTED]

LP Thanks for that, Colin. And what does that rego come due next?

CS September.

LP Okay. Any idea what date?

CS No, not for sure yet.

LP That's okay.

CS I'll see whether I can find it for you, but I doubt whether it's in the paperwork here.

LP Yes. No, that's okay if not.

CS It isn't.

LP All right. Now the vehicle's not got any unrepaired damage or hail damage?

CS No, it's ---

LP Lovely.

CS Lovely, yes. Very good nick.

LP Okay. How much were you wanting the sum insured on the vehicle to be?

CS Probably about 5.

LP And you just bought it now?

CS Yes, today.

LP Okay. Was 5,000 the purchase price also?

CS No, it was 7.

LP Okay. Okay. Not in relation to the purchase price, but 7,200 from the book value is actually the lowest that it'll let me do for that one. That's the guide.

CS How much is that gonna cost me?

LP I haven't got that yet, but I will confirm that for you as we go.

CS Yes, thanks.

LP Okay. Does this car have any non-standard accessories or modifications?

CS No, it's completely standard. Everything is standard on it.

LP Okay. And did it have the metallic paint finish?

CS Yes.

LP Okay. Cruise control at all?

CS Yes.

LP You didn't have the heavy duty suspension or limited split differential?

CS No, I don't think so. Well, I can't tell you for sure, but I don't think so.

LP Okay. It doesn't have the power sunroof?

CS No, no, no.

LP Has it got power windows in the back, do you know?

CS In the front.

LP Just in the front?

CS Just in the front.

LP And the regular at the back, yes?

CS Yes.

LP Okay. No rear spoiler?

CS No.

LP No additional side airbags, that you're aware of?

CS No.

LP The tow pack?

CS It's got a towbar on it, but it's only a small one for a 64 trailer, type thing, not a heavy duty one.

LP And no satellite navigation built in or ---

CS No.

LP ---premium sound system or anything?

CS No.

LP So these are just the factory options.

CS It's a just a standard – yes, optional stuff, yes.

LP Yes, see, these are all Ford options, so they may - you wouldn't be able to tell whether they just came with it or if they were, you know, requested as new by the first owner or something. So that's why we just run through them.

CS Yes.

LP But we've got all the ones that you've got, so that's good. Drivers are still yourself and Narelle?

CS Yes. No, not Narelle anymore, just me.

LP Not Narelle anymore? Okay.

CS And my son, Sean but very - you know, once in a blue moon.

LP No worries. You don't have to put him on there. He'd be automatic - but is he under 25?

CS No. He is, he's 23.

LP Yes, so just keep in mind that the age excess that'd be applicable to him, doubles if he's not on the policy at the time of the claim.

CS Right, yes. Okay.

LP So with the amount that you've already paid on the old one ---

CS Yes.

LP That all goes towards the cover here. So the difference for the new car – it's \$15.50 higher there to cover it there, with the higher sum insured.

CS Yes. That'll do then. That'll be good, yes.

LP Okay?

CS Yes.



LP So I've got that one completed. Now, being a monthly, it'll just spread that \$15.50 out over the remaining payments.

CS Yes.

LP It makes your monthly payment \$25.14 a month.

CS Yes, that's okay. Yes, that's good.

LP Okay? And that'll just continue each month as normal, as it has prior.

CS Yes.

LP Okay?

CS Do you want the vehicle identification number, as well?

LP No, as long as we've got the rego, that's all we need.

CS All right. No, well, that's good.

LP The rego forms would have the VIN, if we needed it later.

CS Yes. Okay.

LP So that's all swapped over there, Colin.

CS Thanks very much.

LP All right. Is that all you needed today?

CS That's all I need today, yes.

LP Okay. Now, I'm just letting you know, although I've taken Narelle off as a driver, because the policy for the old car was in two names ---

CS Yes, yes.

LP ---it's still in two names.

CS Yes. Well, that's okay.

LP So her name is a policy holder.

CS Yes, she's still with me.

LP Yes. No worries.

CS She just can't drive anymore.

LP Okay, yes. So yes, we've taken her off as a driver anyway there.

CS Okay.

LP Okay?

CS Thank you.

LP You're welcome, Colin. Have a good day.

CS Yes, you too. Bye.

LP Thanks. Bye.

# Sharp Telephone Call Transcript 26/05/11

RACQ Ref 33

**Time:** 08.48 to 08.49

**Date:** 26 May 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) (SH)

[REDACTED] (MS)

**Key:** [UI] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

MS Hello?

SH Hello, it's [REDACTED] from RACQ Insurance. How are you today?

MS Not too bad.

SH Could I confirm who I'm speaking with, please?

MS [REDACTED]

SH Okay, I'm just calling in relation to a claim that was lodged by Colin or Narelle.

MS Yes, well ---

SH Are either of them available?

MS They're on their way here to pick me up. They just took my husband for a haircut and they should be here in a minute.

SH That's okay. I'll give them a call on their mobile number.

MS Good, thank you.

SH Thanks very much. Bye bye.

MS Bye.

JJD10096653 4113012v1

# Sharp Telephone Call Transcript 26/05/11

RACQ Ref 34

**Time:** 08.49 to 08.50

**Date:** 26 May 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQ) – SH

Colin Sharp (CS)

**Key:** [U] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

CS Hello?

SH Hello, it's [REDACTED] from RACQ Insurance. How are you today?

CS I'm not too bad. How are you?

SH I'm well, thank you. Could I confirm that I'm speaking with Mr Colin Sharp?

CS That's right.

SH I'm just calling in relation to the claim that you have lodged with us.

CS Yes.

SH Is now a good time to discuss the claim, or would you like me to call back at another time?

CS Yes, all right.

SH Okay. So just so you are aware, this call is being recorded to make sure our records are accurate. Please let me know if you do not wish for this to occur.

CS Yes, okay.

SH Okay. So we have now completed our investigations and I wanted to let you know that it has been determined the damage at your property was caused by flooding. Unfortunately, your policy does not cover this type of flooding and it is on this basis that we must advise your claim has not been accepted. However, RACQ Insurance has established a compassionate fund to provide assistance to some policy holders who are not covered under their policy. So although you are not covered - you are not entitled to a payment under the terms of your insurance policy, you do meet the requirements to receive a benefit from this compassionate fund. And so RACQ Insurance will make a payment to you of \$12,500.

CS Just forget about it.

SH Hello?

JJD10096653 4113034v1

# Sharp Telephone Call Transcript 08/06/11

RACQ Ref 35

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**Time:** 13:22 to 13:25

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**Date:** 8 June 2011

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**Place of interview:**

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**Parties present:** [REDACTED] (RAQCI) (JL)  
Colin Sharp (CS)  
[REDACTED] (RACQI) (DW)

---

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

JL Welcome to Claims Services, my name's [REDACTED] Can I start with your policy number ---

CS It's about a house that has already been claimed for but you have knocking it back ---

JL Okay, yes. Do you have your claim ---

CS ---at Fernvale. I'd just like you to listen to me for a second so I can explain myself why I am calling. You knocked us back two weeks ago and then I find out today one of the ladies two streets away from us, the same water went through my place went through her place, she's covered for the same as I'm covered for and you have just passed hers. So you're covering her, and you're not covering me, so I want to know why.

JL Okay. I will need to double check that for you with the claims department. Do you have your claim number with you?

CS [REDACTED]

JL And just confirming your full name, please?

CS Colin John Sharp.

JL And your address and date of birth?

CS [REDACTED] Schmidt Road, Fernvale and [REDACTED]

JL Thank you. Is she under Fernvale, as well?

CS Fernvale, yes, two streets away.

JL Okay. I'll need her ---

CS Nardoo Street, is the street she's in. I don't know her actual ---

JL Okay. I need to refer this to the Claims Department. I'll just pop you on hold for one moment.

CS Okay.

DW Household Claims, this is [REDACTED]

JL Hey Dale, it's [REDACTED] from Teleclaims. I've got a claim number here for you.

DW Yes, sure.

JL It's double [REDACTED]

DW Yes.

JL [REDACTED]

DW Okay, yes.

JL This is an interesting one for you. We've declined this claim.

DW Yes.

JL He's spoken to some neighbours who is insured with RACQ as well, apparently, and is living two streets away from him, that we've approved.

DW Okay.

JL I don't know. And he's wondering - or not happy as to why we've declined him, when he thinks it is the same kind of water flooding that went through ---

DW Yes.

JL ---the area. And I asked him, I said "Well, is she under Fernvale, as well, or is she under like, a different suburb?" He was like, "No, no, she's only two streets away, so it's under Fernvale."

DW Right. Okay.

JL I don't know. It's based on his say, I guess.

DW Mmm.

JL I'll pop him through?

DW Yes, sure thing.

JL Awesome, thanks [REDACTED]

DW Thanks.

JJD10096653 4113527v1

# Sharp Telephone Call Transcript 08/06/11

RACQ Ref 36

**Time:** 13:24 to 13:29

**Date:** 8 June 2011

**Place of interview:**

**Parties present:** [REDACTED] (RACQI) (JL)  
[REDACTED] (RACQI) (DW)  
CS (Colin Sharp)

**Key:** [UI] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

DW RACQ Home Claims, this is [REDACTED]

JL Hey [REDACTED], it's [REDACTED] from Teleclaims. I've got a claim number here for you.

DW Yes, sure.

JL It's [REDACTED] -

DW Yes.

JL -- [REDACTED]

DW Okay, yes.

JL This is an interesting one for you. We've declined this claim.

DW Yes.

JL He's spoken to some neighbours who is insured with RACQ as well, apparently, and is living two streets away from him, that we've approved.

DW Okay.

JL I don't know. And he's wondering - or not happy as to why we've declined him when he thinks it is the same kind of water flooding that went through ---

DW Yes.

JL ---the area, and I asked him I said "Well, is she under Fernvale as well, or is she under, like, a different suburb?" He was like "No, no, she's only two streets away, so it's under Fernvale."

DW Right. Okay.

JL I don't know. It's based on his say, I guess.

DW Mmm.

JL I'll pop him through?

DW Yes, sure thing.

JL Awesome, thanks [REDACTED]

DW Thanks.

Hello, it's [REDACTED] here. How are you doing?

CS Good thanks. Listen, I've had a claim in since the beginning of the year with the flood ---

DW Yes.

CS ---and about a fortnight ago, you rang me up and told me that you weren't covering me.

DW Yes.

CS There's a lady comes into my sporting club that I go to that is two streets away from my place ---

DW Okay.

CS ---you knocked her back too, apparently, but now you've turned around and said, "No, we're covering you" in Nardoo Street.

DW Right.

CS Now, I want to know why two streets away is different to our place?

DW Yes. I mean, the only -- like, I guess, the claim denial has been made from -- like, all what I can do here - and I won't be able to look into any of those details for privacy reasons.

CS No, no, I don't want you to tell me anything like that. I'm just saying, you know - if I tell you Nardoo Street, you know the person I'm talking about who's been covered. So that's all - I want to know why I'm not covered two streets away from her for the same thing.

DW Yes, yes, and without knowing any of those details, like, I couldn't provide any explanation or anything. I'm not sure why they covered, you know, covered that, and if they've got some information that they may be willing to provide, you may be able to use that to dispute the decision that was made.

CS Well, I want to put another claim in. I'll put another claim in, re-claim.

DW Right.

CS I'll just keep doing it until you get sick of me or something. You know, you've destroyed our lives here. I've been insured with you for years and years. Something happens - and I may as have just pissed the bloody money up against the wall at the pub as give it to you, because it's no peace of mind - I'll never have peace of mind over insurance ever again for the rest of my life after this. You've nearly split our family up. Five months it took you to get back to me to tell me that we weren't covered. All the time you're hanging on, hanging on, telling me, "Yes, we've got the hydrologist's reports. No, we've haven't got the hydrologist's reports. Yes, now we've got them and now you're not covered'." You know, backwards and forwards. I was on hold with you guys for an hour one day and I went to three different bloody terminals that didn't answer, and when they - I got back to the original girl, she said, "They're not answering their phone." Not that they were busy on their phones, they're not answering their phones. You know, what's that all about? Have you got supervisors that make sure you guys are working or what?

DW Yes. I'd - I'm not sure in this specific instance, but -- yes, I mean ---

CS Mate, not just once. This happened more than once.

DW Yes.

CS And then when finally some woman got back to me, she was very annoyed that I'd been ringing them up once a fortnight, I might add - once a fortnight I'd been ringing ---

DW Mmm.

CS ---that I was wasting their time ringing them up. You know -- well, you know, that might be all right if you're sleeping in your own bed and eating food out of your own fridge, but when

you're bloody living at somebody else's place and living out of a suitcase and you've got none of your stuff around you anymore because it's all gone, well, you get a little bit toey about things like, eh.

DW Mmm.

CS And I – well, I'm reclaiming. I want to put a reclaim. Put me back in and I'll reclaim everything again.

DW Well, because the claim decision's been made, you are – like, it would be detailed in the letter that you are entitled to challenge that decision that the loss isn't covered, and, I mean, if you are able to get some of that information as to why that other person was covered, and – like I said, but I'm not sure.

CS Well, she went through the same shit I did, but, apparently, she must have just had a better lawyer than I did or something. Because they told her no too, but then she went to the Ombudsman and some other person and all of a sudden she's covered.

DW Right. Okay. Because I – yes, because, I mean, that's all a totally free service and it's, you know, totally available to you to use, and it's definitely encouraged if you believe that, you know, the decision made is wrong but – yes. I mean, I was – yes, like I say, I don't know what the basis of that was, but if you're able to, you know, find out what the basis of that dispute was, then you can ---

CS So there's nothing you can do for me here? I can't reclaim this?

DW I – not – well, not without any further information. I can lodge a dispute for you, but I'd need some sort of, you know, basis as to why ---

CS Well, see, we're working on the same thing here. She's not going to give me her personal information ---

DW Yes

CS ---to give to you and you're not going to give me her personal information to work for me either, so, you know, it's a catch 22 again, isn't it?

DW Yes.

CS Yes. It may be, you know.

DW Yes, I don't – yes. Like I say ---

CS All right then. I – well, I'm just wasting my time again. Bye.

JJD10096653 4113534v1



# Sharp Telephone Call Transcript

## 08/06/11 RACQ Ref 37

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**Time:** 13.45 to 13.46

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**Date:** 8 June 2011

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**Place of Interview:**

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**Parties present:** [REDACTED] (RACQI) (PW)  
Colin Sharp (CS)

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**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

PW Welcome to RACQ Operator, you're speaking with [REDACTED]. How may I direct your call?

CS Yes, I want to make a complaint.

PW Can I ask what it's regarding and I'll put you through to the right department.

CS Being refused amount on a claim.

PW For insurance?

CS Yes.

PW Was it for motor or for house?

CS For house.

PW For house. Okay then. I'm going to transfer you through to Household Claims Department. I'll just let them know that you're looking to make a complaint and they can transfer you through to the correct person, okay?

CS Okay. Thank you.

PW Just hold on.

JJD10096653 4111525v1

# Sharp Telephone Call Transcript

08/06/11 RACQ Ref 38

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**Time:** 13.46 to 13.49

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**12 April** 8 June 2011

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**Place of interview:**

---

**Parties present:** [REDACTED] (RACQI) (GM)  
[REDACTED] (RACQI) (TE)  
Colin Sharp (CS)

---

**Key:** [U] = unintelligible  
[IA] = inaudible  
--- = interrupted speech, or speech peters out

---

GM Welcome to Claims Services, you're speaking with [REDACTED] Can I start either with your policy or if you've got your claim number there, thanks.

CS [REDACTED] It's the matter dispute resolution department I wanted to speak to.

GM Okay. No worries. I'm just waiting for your claim to come up there.

CS Yes.

GM There we go. And I'm speaking with, your name?

CS Colin John Sharp.

GM Colin. There we go. And Colin just for security, I do need just to confirm your address and date of birth, thanks.

CS [REDACTED] Schmidt Road. 2 [REDACTED]

GM And what suburb's that at, Colin?

CS Fernvale.

GM Excellent. So you've already lodged a dispute or ---

CS Yes. No, this is it. I've lodged a claim.

GM Yes.

CS They've knocked me back and now I want to dispute it.

GM All right, no worries. Okay. Let me just have a look at what's happened, because I can see there that you were speaking with the claims officer earlier on.

CS The reason I was was because I spoke to a lady who lives two streets away from me and she was knocked back, and then all of a sudden they're paying her out.

GM Right. Okay.

CS The same company.

GM Okay.

CS In Nardoo Street, she lives. I won't give you her name and that.

GM Okay, all right. No, no. All right. I can't discuss it.

CS No. Well, I want to put a complaint in about it.

GM Yes. I've got to speak to the claims officer. So do you mind just holding for a minute, Colin ---

CS Okay.

GM ---and then I'll pop you through to them. Just hold on and I'll see who's looking after this one. I won't be a minute. I'm going to place you on hold. I won't be long.

CS All right.

TE Household claims, this is [REDACTED]

GM [REDACTED] it's [REDACTED] from Teleclaims.

TE Hey, how are you doing?

GM Yes, it's Thursday. It's getting close to Friday.

TE Isn't it Wednesday?

GM No, I was only joking, that's why I brought it up.

TE Okay.

GM I had you going there, [REDACTED] You thought it was Thursday, didn't you?

TE Hang on. What have we got?

GM Can I give you a claim number? [REDACTED]

TE Yes.

GM [REDACTED]

TE Mmm.

GM [REDACTED]

TE Yes.

GM [REDACTED]

TE Crap. Hang on a sec, sorry. It jumped off. Can you grab -- give me that again?

GM Yes, [REDACTED]

TE Yes.

GM [REDACTED] ---

TE Yes.

GM [REDACTED] It should be under the name of Sharp, Tez.

TE Narelle Sharp in Fernvale.

GM Yes, I've got Colin Sharp on the phone. You can see [REDACTED] note there from today.

TE Right, okay. Now ---

GM Yes. I've already - he's already explained everything to me, and I said "Look, Colin" I said "Before you go on" I said "my position here is" - and he said "Look, I have bases for the dispute" which obviously [REDACTED] advised him.

TE Mmm.

GM So he's obviously just relaying that on, and I thought far better to relay it on to you ---

TE The right person, yes.

GM Yes.

TE Yes.

GM Than to double it up, you know what I mean?

TE Okay.

GM So I came -- he's fine.

TE Yes.

GM He's not argumentative or anything. He just wants to ---

TE He just wants to, yes.

GM ---go through the process, yes.

TE Yes. Okay, no worries.

GM Thanks [REDACTED] and enjoy your Thursday.

TE Thanks.

GM See you.

JJD10096653 4113547v1

# Sharp Telephone Call Transcript

## 08/06/11 RACQ Ref 39

Time: 13.48 to 13.52

12 April 8 June 2011

Place of interview:

Parties present: [REDACTED] (RACQI) (TE)

Colin Sharp (CS)

Key: [UI] = unintelligible

[IA] = Inaudible

--- = interrupted speech, or speech peters out

TE Household claims. This is [REDACTED]

GM [REDACTED] it's [REDACTED] from Teleclaims.

TE Hey, how are you doing?

GM Yes, it's Thursday. It's getting close to Friday.

TE Isn't it Wednesday?

GM No, I was only joking, that's why I brought it up.

TE Okay.

GM I had you going there, [REDACTED]. You thought it was Thursday, didn't you?

TE Hang on. What have we got?

GM Can I give you a claim number? [REDACTED]

TE Yes.

GM [REDACTED]

TE Mmm.

GM [REDACTED]

TE Yes.

GM [REDACTED]

TE Crap. Hang on a sec, sorry. It jumped off. Can you grab -- give me that again?

GM Yes, [REDACTED] ---

TE Yes.

GM [REDACTED] ---

TE Yes.

GM [REDACTED] It should be under the name of Sharp, [REDACTED]

TE Narelle Sharp in Fernvale.

GM Yes, I've got Colin Sharp on the phone. You can see [REDACTED]'s note there from today.

TE Right, okay. Now ---

GM Yes. I've already - he's already explained everything to me, and I said "Look, Colin" I said "Before you go on" I said "my position here is" - and he said "Look, I have bases for the dispute" which obviously Dale's advised him.

TE Mmm.

GM So he's obviously just relaying that on, and I thought far better to relay it on to you ---

TE The right person, yes

GM Yeah.

TE Yep.

GM Than to double it up you, know what I mean?

TE Okay.

GM So I came - he's fine.

TE Yes.

GM He's not argumentative or anything. He just wants to ---

TE He just wants to, yes.

GM ---go through the process, yes.

TE Yes. Okay, no worries.

GM Thanks [REDACTED] and enjoy your Thursday.

TE Thanks.

GM See you.

TE Household claims, this is [REDACTED] Am I speaking with Sean or Colin?

CS Colin.

TE Colin, okay, no worries. Now, the Teleclaims officer was just advising me that you might be looking to go through the internal disputes resolution?

CS Yes, please. Yes.

TE Okay. Now, I can arrange that for you today, but I can see from a previous conversation earlier today with [REDACTED] that you might have some information you want to submit forward?

CS Well, I belong to a pistol club.

TE Yes.

CS And I usually - I volunteer in there sometimes. Anyway, I couldn't get in today because I had to get some things done for my house ---

TE Mmm.

CS ---try to get living back there again.

TE Yes.

CS And I rang up to let them know I wouldn't be in ---

TE Yes.

CS ---and one of the ladies who's a member there lives at Nardoo Street and that's only two streets away from my place.

TE Right. So how do you spell that street?

CS I don't know how to spell it. It's ---

TE Okay.

CS Nardoo. I don't know how you'd spell it. But, anyway, she was having the same trouble and she turned around and she said "They're paying our claim out."

TE Right, okay. So was their decision overturned or ---

CS She's with RACQ, yes.

TE Yes. Okay.

CS And that's why, you know, I want to know why someone two streets away is getting paid out and I'm still struggling to try to get something done.

TE Sure. Okay. Well, what I'll do - I mean, obviously, I can't advise on another person's details, especially ---

CS I realise that and I can't really give you her name either because it's not right for me to do that.

TE No, no and I understand that as well, but what can happen is, obviously, I can advise that - in my notes through the internal disputes resolution process ---

CS Yes.

TE ---that, you know, someone with RACQ two streets away has, you know ---

CS Well, Nardoo Street. You can tell them the street. They'll know exactly who it is straight away surely, you know, once you say Nardoo Street. They'll look up their information and know that somebody's been paid out in Nardoo Street, surely.

TE Yes, sure. All right. Well, I'll put this all in the notes. Now, what will happen is obviously a review will be done of your claim. Should the internal disputes resolution process require any further information from you, they will contact you. Otherwise, what they do is they advise you in writing of their decision within 15 business days.

CS Okay.

TE Now, if the decision is upheld, that the decline stays, that will obviously be in the letter, but they'll also advise you of how you can lodge a dispute through the Financial Ombudsman service as well, which is the next step in the dispute process, so ---

CS Okay.

TE But I'll most certainly advise them of this RACQ customer two streets away ---

CS Mmm.

TE ---and, you know, the circumstances with their claim being accepted, you know, according to them, those sorts of details.

CS Yes.

TE And, obviously, they'll into it further for you.

CS They were refused, apparently, the first time, but then when they went back into it again ---

TE It's been overturned?

CS ---and all of a sudden they've been paid out.

TE Sure. Yes.

CS It just doesn't make any sense to me ---

TE Yes, of course. Yes.

CS ---because I'm in the same place, you know.

TE Yes, that's no problem.

CS It's water. Same water went through their place that went through mine.

TE Yes, sure. No worries. Well - yes, I mean, they can most certainly look into the conclusions and all those sorts of details and - yes, they'll obviously advise you in writing or if they need further information, they'll give you a call.

CS All right then. Thanks very much.

TE That's okay. No problem. I'll get this sorted for you.

CS Thank you. Bye.

TE Thanks. Bye.

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