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Date: 27/09/11

Exhibit Number: 656

Allianz	Incoming Correspondence for claim	ACMS Adelaide
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Incoming Correspondence Details

Claim number		Status	<input type="radio"/> Active <input checked="" type="radio"/> Complete
Subject	Follow Up Email from Ins.	Type	
From		Date sent:	27/05/2011 08:52:34 AM ZE 10
Allocated to		Date received in ACMS	27/05/2011 08:55:48 AM ZE 10

Please Note: Modifying the 'Allocated to' field will not transfer this document out of this ACMS. Please use the 'Fwd Outside Claims Unit' button to forward a copy of this document to anyone outside your claims unit.

Comments

Original recipient information

To

Body

Senior Claims Service Consultant - Technical Specialist
 Operations - Claims
 Allianz Australia Insurance Limited | 55 Currie Street, Adelaide SA 5000
 Ph: | Fax: |
 Email:

Allianz - Employer of Choice for Women (EOWA) 2009-2011

----- Forwarded by Timothy Griffith/AdelaideBC1/Allianz-AU on 27/05/2011 08:52 AM -----

Rob Clements

25/05/2011 08:05 PM

To
cc

Subject Re: Property Claim

Please consider the environment before printing this email

We received a letter today posted on the 27 April 2011 (re-directed to Singapore) from in your Dispute Resolution Area regarding our claim. She referred to the email I sent you on the 19th April advising you that we were still reviewing your communication regarding our claim and that Allianz had not received any further correspondence from us regarding the dispute resolution process.

It seems as though our email to you on the 24 April was not referred to this area by the 27 April. As we've not received any response to our communication below from you via email its hard to establish whether anything has been actioned from our most recent communication to you.

Appreciate if you can firstly acknowledge our emails and secondly coordinate with your Dispute

Resolution Area so that we can pursue the claim as advised back in April

Regards,
Rob

On 24-Apr-2011, at 8:00 PM, Rob Clements wrote:

Dear [REDACTED]

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

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

As stated to the Assessor at the time of assessment, our property is particularly low lying in relation to surrounding properties. The run off from surrounding properties and roads would have been significant during the storm events leading up to the peak of the floods in January and contributed mostly to the flooding that occurred at our property. This is further supported by neighbors feedback which indicated the level of flooding at our particular property had entered the house days before the peak levels of the Brisbane river.

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

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

Kind regards,
Robert [REDACTED] Clements

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

Dear Mrs & Mr Clements

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

request.

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

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

Kind Regards

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

Ph: [REDACTED]

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

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