

QFCI

Date:

11/11/11 Jm

Exhibit Number:

1028

**STATEMENT OF LYNETTE ANN MITCHELL IN RESPONSE TO REQUIREMENT
TO PROVIDE INFORMATION ISSUED TO SUNCORP INSURANCE DATED
2 NOVEMBER 2011**

LYNETTE ANN MITCHELL, c/- Suncorp, Level 31, 266 George Street, Brisbane, states on oath:

1. I am the Executive Manager Claims Assist, Australian Associated Motor Insurers Limited (AAMI).
2. I have authority on behalf of AAMI to respond to the Requirement to Provide Information issued by the Commission of Inquiry dated 2 November 2011 and addressed to the Suncorp Group.
3. This response relates to information received by the Queensland Flood Commission of Inquiry in respect of the following matters.
4. I am responsible for the operation of AAMI's Claims Assist function. The AAMI Claims Assist Call Centres (located in Brisbane, Newcastle and Melbourne) are networked to provide contingency. They operate 24 hours, 7 days a week and are responsible for the lodgement of all new personal insurance claims for the AAMI brand.
5. The primary function of the Centres is to receive inbound calls relating to initial lodgement of claims. Centres are staffed by AAMI Assist staff, whose role is to take information relating to the claim from the customer and enter it into the lodgement system (CMS) and inform the customer they will be contacted by a Client Manager who will advise them of the next steps in the process. Outbound calls are only made to confirm, check or request additional information with a customer, in order to complete the lodgement of the claim.
6. During business hours in normal circumstances, all calls received after the initial lodgement of a claim are directed to Client Managers, who are responsible for determining liability and managing the claim overall for customers. (The Client Managers are part of the Home Claims team and report to the head of Home Claims. Claims determination and management are not part of the Claims Assist function).
7. Outside of business hours and at some times during a major event, AAMI Claims Assist staff may receive calls from customers in relation to existing claims, however the only information which a Claims Assist staff member may provide to the customer is the information which is documented in the claim file by the Client Manager. AAMI Assist staff do not make decisions on liability for any Home claim lodged.

Question 1: Please set out who was responsible for providing directions/training to AAMI's call centre staff (including interstate AAMI call centre staff) with respect to claims lodged in relation to the Queensland floods, during the period between December 2010 and January 2011? When were these directions/training (if any) provided to AAMI call centre staff?

8. All Claims Assist staff receive initial induction training upon commencement of employment with AAMI. For the Home product, this training is conducted over a period of 3 weeks and encompasses all aspects of the AAMI Home product information and the claims lodgement process. Support materials include Product Disclosure Statements (PDS), policies and procedures relating to the Product as well as the systems and reference material available.
9. Once Claims Assist staff have completed induction training and commence taking inbound calls to lodge claims, they are provided with ongoing refresher training (as required) about the products and systems, as well as coaching and support from their Team Leader and Technical Support Officers.
10. Claims Assist staff have access to communications through their email application, as well as through a Sharepoint site set up specifically for communications.
11. Claims Assist staff did not receive additional formal "training" during the period of December 2010 to January 2011 relating to the unfolding events, however Claims Assist staff received specific, regular event communications as to the application of AAMI's policies to the event and as to changes in procedure, and were directed to access the Sharepoint site to remain up to date with AAMI's latest advice regarding the lodgement of claims.
12. As to the particular issue of policy response to flood, at 7.58am on 13 January 2011, a specific communication was distributed to all Claims Assist staff in relation to flood claims. In particular, the communication:
 - a. Outlined by way of refresher, the relevant definition and exclusions relating to storm and rainwater damage (covered) and flood (not covered);
 - b. Advised the types of circumstances where customers would be covered under Storm and Rainwater insured event, and examples of limitations to the scope of cover;
 - c. Reinforced to Claims Assist staff that "It is important for AAMI staff to understand that a customer is always entitled to lodge a claim on their policy for damage to their property, no matter the cause". This means that even if the damage is likely to have been caused by flood, AAMI is obligated to lodge the claim if the customer requests us to. We must then assess it fairly under the correct PDs, and provide the customer with a clear claim decision".
 - d. For the various types of AAMI policies, provided suggested forms of words to enable Claims Assist staff to give accurate messages to customers depending on what type of policy the customer held.
13. As to the particular issue of the emergency accommodation benefit in AAMI Home policies, at 2.39pm on 13 January 2011, a communication was distributed to Claims Assist staff specifically stating:

"As flood is not covered under the AAMI Home, Contents, or Fire & Theft policies, we cannot offer customers the additional policy benefits of Temporary Accommodation or Make Safes. These benefits will be offered to the customer if the claim is accepted as stormwater runoff".

14. That communication also noted that Toowoomba customers were entitled to these benefits. This is because AAMI had already determined that the event in Toowoomba was a flash flood, which is an event covered by AAMI policies.
15. Throughout this period, Claims Assist staff also received additional support from their Team Leaders and Technical Support Officers. Process changes made during this time were reinforced through one on one catch ups and briefings.

Question 2: Please provide copies of all documents relating to the directions/training provided to AAMI call centre staff (including interstate AAMI call centre staff) which are specific to the Queensland flood claims, including (but not limited to) any training material, instructions and flood scripts.

16. Claims Assist staff were provided with directions regarding the Queensland flood claims. Attached as Annexure 1 are all communications relating to the December 2010 and January 2011 period as follows:
 - (a) Qld Event Announcement
 - (b) Update #1
 - (c) Update #2
 - (d) AAMI/Apia Event Advice 04.01.11
 - (e) AAMI/Apia Event Advice – Updated 14.01.11
 - (f) AAMI Home Insurance Policy Interpretation – Flood Coverage
 - (g) AAMI Home Policy Interpretation – Policy Benefits

Question 3: Further to paragraph 2 and more specifically, please give details of the directions/training provided to AAMI call centre staff (including interstate AAMI call centre staff), with respect to providing information to customers as to the availability or otherwise of benefits under the relevant insurance policy, including (but not limited to) emergency accommodation?

17. Induction training for Claims Assist staff covers all aspects of the AAMI Home products, procedures and PDS's, including general information regarding policy benefits.
18. No additional training was provided to staff during the December and January periods, as all standard processes for an event such as this are covered in initial training. However, as AAMI adapted its processes in response to the magnitude of the event, the

documents detailed in Annexure 1 were issued to staff, published on the Communications Sharepoint site for ongoing reference, and verbally reinforced by Team Leaders and Technical Support Officers.

19. Benefits which are potentially of particular relevance in the immediate aftermath of an event (and therefore at the time of first contact with AAMI) are emergency accommodation and "make safe". The induction training received by Claims Assist Staff and the AAMI Home manual which Claims Assist staff follow in dealing with initial lodgement of a claim, provide the relevant information for the Claims Assist staff member.
20. In relation to emergency accommodation, the manual makes it very clear that the benefit is only available where the home is not liveable due to an insured event. This is stated in:
 - a. Definition: "accommodation paid for or provided by AAMI when the customer's home is not liveable due to an insured event";
 - b. Exclusions: "customers are not entitled to temporary accommodation if no insured event has occurred: and
 - c. Important Information: [first bullet point] "the damage must result from an insured event".
21. The manual then instructs the Claims Assist staff member as to key questions to ask, including "what happened?"
22. Attached as Annexure 2 are standard procedures from the AAMI Home manual for both Make Safe and Temporary Accommodation:
 - (a) Make Safe
 - (b) Temporary Accommodation
23. As outlined above, at 2.39pm on 13 January 2011, AAMI distributed to Claims Assist staff a communication specifically confirming that as flood is not covered under the AAMI Home, Contents, or Fire & Theft policies, AAMI could not offer the temporary accommodation benefit unless a customer's claim was accepted as stormwater runoff. This communication is contained in Annexure 1.

Question 4: What information did AAMI have in forming the view that a claim was likely to be considered 'flood' and therefore not accepted? By way of example, refer to these two file notes:

- a. In relation to Mr Jullan Chambers, AAMI's file note dated 14 January 2011 (annexure 2 of Mr Higgins' statement dated 7 October 2011) states, 'IO has been previously offered accommodation. As this claim is likely to be considered 'flood' no policy benefits are to be authorised on this claim

until assessed ...'

b. In relation to Mr Nick Laszlo, AAMI's file note dated 14 January 2011 (annexure 2) of Mr Higgins' statement dated 13 October 2011) states, 'IO has been previously offered accommodation. As this claim is likely to be concided [sic] 'flood' no policy benefits are to be authorised on this claim until assessed ...'

24. AAMI made an early decision based on information from the Bureau of Meteorology, that the events in Toowoomba would be accepted as falling within AAMI policy coverage.
25. In relation to the Brisbane and surrounding area events, it was clear from the nature of the event that some claims would be considered "flood" but that others could be covered, in part or in full, because they resulted from rainwater run-off. For this reason, regardless of the circumstances, Claims Assist staff were advised to lodge every claim, with the claim to then be considered by a Client Manager who would contact the customer to discuss the next steps in the claims determination process.

Claim by Mr Chambers

26. Mrs Chambers advised when lodging the claim on 12 January 2011 that the house had been 'flooded by storm'. Water inundation caused by storm, ie water falling from the sky, would ordinarily be covered by the AAMI Home policy, in which case the customer would be entitled to the temporary accommodation benefit.
27. By the time Mrs Chambers telephoned back the following day, the nature of the event was better known, and the customer advised that the home was located on a river. This raised the high likelihood that the cause of water inundation was flood, and Mrs Chambers was advised that the AAMI policy did not cover flood but that an assessor would be appointed to ensure that the claim was properly assessed and understood before any claim determination was made.
28. Mrs Chambers then advised that the Claims Assist staff member she had spoken to the previous day had advised she was 99.9% likely to be covered. The Claims Assist staff member accordingly sought input from the Technical Support Officer in charge, who made the decision that steps be taken to see if temporary accommodation could be arranged. However the customer made their own arrangements with family/friends.
29. Consistent with the communications of 13 January 2011, the customer was advised on 14 January 2011 that no policy benefits could be extended pending assessment of the cause of the damage.

Claim by Mr Lazslo

30. This claim was lodged on 11 January 2011 as a "storm" claim. As with the Chambers claim, water inundation caused by storm would ordinarily be covered by the AAMI Home policy, in which case the customer would be entitled to the temporary accommodation benefit.
31. In the course of 11 January 2011, attempts were made to arrange temporary accommodation for the customer, but due to logistical difficulties, he declined the accommodation offered.
32. Consistent with the communication of 2.39pm on 13 January 2011, the claim was reviewed on 14 January 2011 and the customer was advised that policy coverage would have to be determined following assessment to review the cause of damage.

Sworn by the Deponent)
)
At Melbourne)
)
This 9th day of)
November 2011)

[REDACTED]
Lynette Ann Mitchell

Before me

[REDACTED]
Solicitor

[REDACTED]
15 William Street Melbourne Vic 3000
An Australian Legal Practitioner
(within the meaning of the Legal
Profession Act 2004).

****Communication 1 - 29/12/2010 @ 12:51 – the following communication was created



PI Claims Assist Communications

Event Response Information

QLD Storms/Flooding (24.12.10 – 31.12.10)

QLD EVENT ANNOUNCEMENT

Attention

- All Claims Assist

Summary

- An event has been declared for the recent QLD flooding
- Ensure you are assigning the correct Cat Code to all event claims.
- Ensure all QLD storm/flood event claims are lodged to reflect date parameters of 24.12.10 – 31.12.10.
- Process announced for Flooded Carpet.
- Process announced for Home Assessing SLA advice.

General Information



1. Catastrophe Codes

Please ensure you assign the correct Catastrophe codes to all QLD storm/flooding claims within the date parameters of 24.12.10 – 31.12.10.

Suncorp: QLDFLOOD/STORM291210

APIA: 4542 (Home/Motor)

AAMI: H113 Home
H115 Motor



Home Information

1. Flooded Carpet

If water has flooded the insured carpet, advise the insured to remove the carpet and keep a piece of the carpet to show the assessor.

2. Assessing SLA

We will contact the customer within 48 hours to advise that we have their claim. We will arrange to assess the property once the town/area is accessible.

Please refer any questions to a Technical Support Officer

*****29/12/2010 @ 16:29 the following information was added:

- Process clarified re: Internal vs External Assessment
- Process announced for Flood Damaged Content items
- **Internal Assessment Process**

Internal Assessors will be travelling to the affected areas in western and northern Queensland as soon as the waters have subsided and they can safely gain access. Therefore, all claims lodged during working and afterhours requiring an assessor should be sent through to the Internal Assessing Team.

We will NOT be sending any claims to our External Assessors at this stage.
- **Flood Damaged Content Items**

Please advise the Insured to remove damaged items from the building and make a detailed list of each item, noting Quantity, Make, Model and age.



PI Claims Assist Communications

Event Response Information

QLD Storms/Flooding (24.12.10 – 31.12.10)

UPDATE #1

Attention

- All Claims Assist

Summary

- An event has been declared for the recent QLD flooding
- Ensure you are assigning the correct Cat Code to all event claims.
- Ensure all QLD storm/flood event claims are lodged to reflect date parameters of 24.12.10 – 31.12.10.
- Process announced for Flooded Carpet.
- Process announced for Home Assessing SLA advice.
- Process clarified re: Internal vs External Assessment
- Process announced for Flood Damaged Content Items



General Information

1. Catastrophe Codes

Please ensure you assign the correct Catastrophe codes to all QLD storm/flooding claims within the date parameters of 24.12.10 – 31.12.10.

Suncorp: QLDFLOOD/STORM291210

APIA: 4542 (Home/Motor)

AAMI: H113 Home
H115 Motor



Home Information

1. Flooded Carpet

If water has flooded the insured carpet, advise the insured to remove the carpet and keep a piece of the carpet to show the assessor.

2. Assessing SLA

We will contact the customer within **48 hours** to advise that we have their claim. We will arrange to assess the property once the town/area is accessible.

3. Internal Assessment Process

Internal Assessors will be travelling to the affected areas in western and northern Queensland as soon as the waters have subsided and they can safely gain access. Therefore, all claims lodged during working and afterhours requiring an assessor should be sent through to the Internal Assessing Team.

We will **NOT** be sending any claims to our External Assessors at this stage.

4. Flood Damaged Content Items

Please advise the Insured to remove damaged items from the building and make a detailed list of each item, noting Quantity, Make, Model and age.

Please refer any questions to a Technical Support Officer

*****Communication 2: 4/1/2011 @ 9:29 – the following communication was created



PI Claims Assist Communications

Event Response Information

QLD Storms/Flooding (24.12.10 – 31.12.10)

UPDATE # 2

Attention

- All Claims Assist

Summary

- The Customer Response Team (CRT) is located in Bundaberg Community Recovery Centre
- The CRT team will be located in this area on Tuesday 4th January 2011 & Wednesday 5th January 2011 from 9am – 4pm
- Ensure you are assigning the correct Cat Code to all event claims.
- Ensure all QLD storm/flood event claims are lodged to reflect date parameters of 24.12.10 – 31.12.10.
- Process announced for Flooded Carpet.
- Process announced for Home Assessing SLA advice.
- Process clarified re: Internal vs. External Assessment
- Process announced for Flood Damaged Content items



General Information

1. Customer Response Team

The Customer Response Team is located in **Bundaberg Community Recovery Centre – 37 Maryborough Street, Bundaberg (PCYC building)**.

The CRT will be in this area on Tuesday 4th January 2011 & Wednesday 5th January 2011 from 9am – 4pm.

2. Catastrophe Codes

Please ensure you assign the correct Catastrophe codes to all QLD storm/flooding claims within the date parameters of 24.12.10 – 31.12.10.

Suncorp: QLDFLOOD/STORM291210

APIA: 4542 (Home/Motor)

AAMI: H113 Home
H115 Motor



Home Information

1. Flooded Carpet

If water has flooded the insured carpet, advise the insured to remove the carpet and keep a piece of the carpet to show the assessor.

2. Assessing SLA

We will contact the customer within **48 hours** to advise that we have their claim. We will arrange to assess the property once the town/area is accessible.

3. Internal Assessment Process

Internal Assessors will be travelling to the affected areas in western and northern Queensland as soon as the waters have subsided and they can safely gain access. Therefore, all claims lodged during working and afterhours requiring an assessor should be sent through to the Internal Assessing Team.

We will NOT be sending any claims to our External Assessors at this stage.

4. Flood Damaged Content Items

Please advise the insured to remove damaged items from the building and make a detailed list of each item, noting Quantity, Make, Model and age.

Please refer any questions to a Technical Support Officer

*****Communication 3: 5/1/2011 @ 11:48 – the following communication was created



PI Claims Assist Communications

Event Response Information

QLD Storms/Flooding (24.12.10 – 31.12.10)

AAMI/APIA Event Advice 04.01.11

Attention

- AAMI/APIA Claims Assist

Summary

New/ updated event response information has been released, which is specific to AAMI/APIA, regarding:

- Flood Coverage: Advice to Customers
- Listing contents
- Identifying Date of Loss
- Process amended for Flooded Carpet
- Capturing Contact Details



General Information

Please refer to the News Highlights section on Sharepoint for a complete and consolidated list of event response information, specific to AAMI/APIA. All new information that is released via email, will be added to this list. Only new or updated event information will be released via email.



New Home Information

1. Flood Coverage: Advice to Customers

Please ensure that you advise customers that flood damage is not covered under the AAMI Home policy. However, still lodge the claim, and advise the IO that an assessor will be in contact to discuss the claim.

2. Listing Contents

Please advise the customer to compile a list of contents items that have been damaged. The **attached template** can be emailed to those customers who still have access to email. Otherwise, advise customers to begin to list items room by room.

3. Identifying Date of Loss

Please endeavour to determine correct date of loss for each claim. We need to be as accurate as possible. You may use the below scripting to determine the best possible date of loss to enter on the claim:

- Do you know the date of loss...the first date your insured property or contents were damaged?
- If you left your home or were evacuated before damage occurred, what is the likely date that damage first happened to your insured property?
- If you cannot estimate the date damage occurred, what date you were evacuated or flooding peaked in the area.

4. Flooded Carpet

It was previously advised that AAMI Customers should remove flooded carpet, and keep only a piece to show the Assessor. Effective immediately, please disregard this advice. Under no circumstances are we to advise an AAMI customer to remove their carpet. On attendance the Assessor may be able to advise if the carpet is restorable. If the insured decides to remove carpet themselves, please ask them to keep a portion for the Assessor.

5. Capturing Contact Details

Please ensure that you obtain 2 contact phone numbers for the insured, to ensure that Case Managers and Assessors are able to get in contact with the customer, particularly where homes have been evacuated. If the customer does not have a mobile phone, please try to obtain a number of a friend or family member, through whom we may be able to contact the insured if necessary.

Please refer any questions to a Technical Support Officer

*******6/1/2011 @ 9:50 the following information was added:**

****items in red indicate most recently**

- The Customer Response Team (CRT) is located in Bundaberg Community Recovery Centre
- The CRT team will be located in this area on Tuesday 4 January 2011 & Wednesday 5 January 2011 from 9am – 4pm Start
- Ensure you are assigning the correct Cat Code to all event claims.
- Ensure all QLD storm/flood event claims are lodged to reflect date parameters of 24.12.10 – 31.12.10.

- Process announced for Home Assessing SLA advice.
- Process clarified re: Internal vs. External Assessment
- Process announced for Flood Damaged Content Items

1. Customer Response Team

The Customer Response Team is located in **Bundaberg Community Recovery Centre – 37 Maryborough Street, Bundaberg (PCYC building)**. The CRT will be in this area on Tuesday 4 January 2011 & Wednesday 5 January 2011 from 9am – 4pm.

2. Catastrophe Codes

Please ensure you assign the correct Catastrophe codes to all QLD storm/flooding claims within date parameters 24.12.10 – 31.12.10.

Suncorp: QLDFLOOD/STORM291210

APIA: 4542 (Home/Motor)

AAMI: H113 Home

H115 Motor

Home Information

1. Assessing SLA

We will contact the customer within 48 hours to advise that we have their claim. We will arrange to assess the property once the town/area is accessible.

2. Internal Assessment Process

Internal Assessors will be travelling to the affected areas in western and northern Queensland as soon as the waters have subsided and they can safely gain access. Therefore, all claims lodged during working and afterhours requiring an assessor should be sent through to the Internal Assessing Team.

We will NOT be sending any claims to our External Assessors at this stage.

3. Flood Damaged Content Items

Please advise the insured to remove damaged items from the building and make a detailed list of each item, noting Quantity, Make, Model and age.

*******7/1/2011 @ 12:58 the following was added to the communication:**

Repairers/Suppliers wanting to become Suncorp End Recommended Repairers/Suppliers

9. Recommended Repairers/Suppliers

If you receive a call from a Repairer/Supplier wishing to become a Suncorp Recommended Repairer/Supplier during the QLD event, please advise them they will need to complete a Supplier Registration Form.

The TSO Team will email the Repairer/Supplier the Supplier Registration form.

Please obtain the Repairer/Supplier's name and email address and forward this information on to the TSO inbox – End of added content
piclaimsassisttechnicalteam@suncorp.com.au

*******10/1/2011 @ 9:28 the following was added to the communication:**

- **CRT Locations**

10. CRTs Locations

CRT Bundaberg is in the Biloela & Theodore region until Wednesday 12 January 2011.

Location: TBA (it is likely to be the local RSL)

CRT Dalby is in Chinchilla End from Saturday 8 January 2011

Location: Chinchilla Cultural Centre
80/86 Heene Street, Chinchilla

CRT Emerald is operational until Friday 14 January 2011.

Location: Emerald McIndoe Park
Opal Street, Emerald

CRT Rockhampton is still in planning and once access is granted from the South the CRT will be deployed.

Location: TBA

*****14/1/2011 @12:35 the following was added to the communication:

- Priority Categories

11. Assigning Priority Categories

Please ensure you are assigning the correct priority category in the HU screen. This will only allow you to populate a Priority Category if you have applied the Cat Code.

Please use the below Priority Categories:

PRIORITY CATEGORY	DESCRIPTION
<i>A</i>	Home unliveable/unsafe Emergency actions required
<i>B</i>	Home liveable/safe Secure and assessment required
<i>C</i>	Home liveable/safe. No secure required. Assessment required
<i>D</i>	Home Damage is minor. Contents items affected.

*****14/1/2011 – until today communication appears as below:



PI Claims Assist Communications
Event Response Information
QLD Storms/Flooding (24.12.10 – 31.12.10)

AAMI/APIA Event Advice - Updated 14.01.11

Attention

AAMI/APIA Claims Assist

Summary

****Items in red indicate most recently updated information**

- Flood Coverage: Advice to Customers
- Listing contents
- Identifying Date of Loss
- Process amended for Flooded Carpet
- Capturing Contact Details
- Repairers/Suppliers wanting to become Suncorp Recommended Repairers/Suppliers
- CRT Locations
- Priority Categories
- Ensure you are assigning the correct Cat Code to all event claims.
- Ensure all QLD storm/flood event claims are lodged to reflect date parameters of 24.12.10 – 31.12.10.
- Process announced for Home Assessing SLA advice.
- Process clarified re: Internal vs. External Assessment
- Process announced for Flood Damaged Content Items

General Information

1. Customer Response Team

The Customer Response Team is located in Bundaberg Community Recovery Centre – 37 Maryborough Street, Bundaberg (PCYC building).

The CRT will be in this area on Tuesday 4th January 2011 & Wednesday 5th January 2011 from 9am – 4pm.

2. Catastrophe Codes

Please ensure you assign the correct Catastrophe codes to all QLD storm/flooding claims within the date parameters of 24.12.10 – 31.12.10.

APIA: 4542 (Home/Motor)

AAMI: H113 Home
H115 Motor

Home Information

1. Assessing SLA

We will contact the customer within **48 hours** to advise that we have their claim. We will arrange to assess the property once the town/area is accessible.

2. Internal Assessment Process

Internal Assessors will be travelling to the affected areas in western and northern Queensland as soon as the waters have subsided and they can safely gain access. Therefore, all claims lodged during working and afterhours requiring an assessor should be sent through to the Internal Assessing Team.

We will **NOT** be sending any claims to our External Assessors at this stage.

3. Flood Damaged Content Items

Please advise the insured to remove damaged items from the building and make a detailed list of each item, noting Quantity, Make, Model and age.

4. Flood Coverage: Advice to Customers

Please ensure that you advise customers that flood damage is not covered under the AAMI Home policy. However, still lodge the claim, and advise the IO that an assessor will be in contact to discuss the claim.

5. Listing Contents

Please advise the customer to compile a list of contents items that have been damaged. The **attached template** can be emailed to those customers who still have access to email. Otherwise, advise customers to begin to list items room by room.

6. Identifying Date of Loss

Please endeavour to determine correct date of loss for each claim. We need to be as accurate as possible. You may use the below scripting to determine the best possible date of loss to enter on the claim:

- Do you know the date of loss...the first date your insured property or contents were damaged?
- If you left your home or were evacuated before damage occurred, what is the likely date that damage first happened to your insured property?
- If you cannot estimate the date damage occurred, what date you were evacuated or flooding peaked in the area.

7. Flooded Carpet

It was previously advised that AAMI Customers should remove flooded carpet, and keep only a piece to show the Assessor. Effective immediately, please disregard this advice. Under no circumstances are we to advise an AAMI customer to remove their carpet. On attendance the Assessor may be able to advise if the carpet is restorable. If the insured decides to remove carpet themselves, please ask them to keep a portion for the Assessor.

8. Capturing Contact Details

Please ensure that you obtain 2 contact phone numbers for the insured, to ensure that Case Managers and Assessors are able to get in contact with the customer, particularly where homes have been evacuated. If the customer does not have a mobile phone, please try to obtain a number of a friend or family member, through whom we may be able to contact the insured if necessary.

9. Recommended Repairers/Suppliers

If you receive a call from a Repairer/Supplier wishing to become a Suncorp Recommended

Repairer/Supplier during the QLD event, please advise them they will need to complete a Supplier Registration Form.

The TSO Team will email the Repairer/Supplier the Supplier Registration form.

Please obtain the Repairer/Supplier's name and email address and forward this information

on to the TSO inbox – piclaimsassisttechnicalteam@suncorp.com.au

10. CRTs Locations

CRT Bundaberg is in the Biloela & Theodore region until Wednesday 12th January 2011.

Location: TBA (it is likely to be the local RSL)

CRT Dalby is in Chinchilla from Saturday 8th January 2011.

Location: Chinchilla Cultural Centre
80/86 Heeney Street, Chinchilla

CRT Emerald is operational until Friday 14th January 2011.

Location: Emerald McIndoe Park

Opal Street, Emerald

CRT Rockhampton is still in planning and once access is granted from the South the CRT will be deployed.

Location: TBA

11. Assigning Priority Categories

Please ensure you are assigning the correct priority category in the HU screen. This will only allow you to populate a Priority Category if you have applied the Cat Code.

Please use the below Priority Categories:

PRIORITY CATEGORY	DESCRIPTION
A	Home unliveable/unsafe Emergency actions required
B	Home liveable/safe. Secure and assessment required
C	Home liveable/safe. No secure required. Assessment required
D	Home Damage is minor. Contents items affected.

Please refer any questions to a Technical Support Officer

****13/1/2011 @ 7:58 - Communication created AAMI Home Policy Interpretation – Flood Coverage

AAMI Home Insurance Policy Interpretation – Flood Coverage

Attention

· AAMI Claims Assist

Summary

· Guidance for Claims Assist staff on what water damage is and isn't covered under AAMI's Home products. Includes suggested scripting.

Details

Due to the severe weather conditions affecting our customer across QLD and Northern NSW we are seeing an increase in customers calling to see if they are covered for 'flood'. The following is a breakdown of the PDS wording for all our AAMI Home products to assist you to answer our customers' enquiries:

HOME BUILDING (pg. 12-13) / HOME CONTENTS (pg. 18,19,20,21)

Under the Yes section damage caused by the following event is Covered :

Storm and Rainwater including stormwater runoff from areas surrounding the site, or water escaping from any water main, drain, pipe, street gutter, guttering or surface.

Under the No section of the Storm and Rainwater insured event, the following is stated as Not Covered :

Damage or loss caused by flood. Flood means the inundation or covering of normally dry land by water which:

- Escapes or overflows from, or
- Cannot enter, because it is full or has overflowed, or
- Is prevented from entering, because other water has already escaped or been released from it,
- The normal confines of any watercourse or lake, including any that may have been modified by human intervention, or reservoir, canal, dam or stormwater channel.

Flood does not mean stormwater runoff from areas surrounding the site, or water escaping from any water main, drain, pipe, street gutter, guttering or surface.

Therefore, Customers are covered under the Storm and Rainwater insured event if their property was damaged by stormwater runoff from areas surrounding the site, or water escaping from any water main, drain, pipe, street gutter, guttering or surface.

Some limitations to Storm and Rainwater cover do apply. For example if stormwater runoff pollutes an in ground swimming pool, its cleaning cost isn't covered. Both the Home and the Contents PDS also exclude damage caused by actions of the sea, including high tides.

It's important for AAMI staff to understand that a customer is always entitled to lodge a claim on their policy for damage to their property, no matter the cause. This means that even if the damage is likely to have been caused by flood, AAMI is obligated to lodge the claim if the customer requests us to. We must then assess it fairly under the correct PDS, and provide the customer with a clear claim decision.

LANDLORD (BUILDING/CONTENTS) (pg. 14-15) / STRATA TITLE LANDLORD (pg. 14-15)

Under the Insured Events section the customer is covered for Flood (as an Insured Event) with the following exclusion "Damage or loss caused by high tide".

FIRE AND THEFT CONTENTS

AAMI's Fire and Theft Contents policy doesn't provide any cover for water damage, whether it's caused by stormwater, rain or flood. This policy would only cover a claim if the customer's possessions were stolen from inside their home or if their home was fire damaged.

Action Required

- Due to the severity of the current weather conditions it will be difficult for a customer to know if the damage to their home is due to flood or stormwater runoff.
- When speaking our customers, here is recommended scripting for what to say:

1: HOME BUILDING/HOME CONTENTS

- "Under your AAMI <Home and/or Contents> policy you are covered for damage caused by stormwater runoff, but you are not covered for damage caused by flood. Flood means the inundation of normally dry land by water escaping from a watercourse or lake, for example a river. The complete wording is set out in the Product Disclosure Statement and on our website.
- Since there has been a significant volume of rain, we encourage you to lodge a claim. You are entitled to lodge a claim on your policy. What we'll do then is carefully assess your claim and determine whether the damage to your property was caused by flood or stormwater runoff.
- So, if you lodge a claim, we will assess it fairly under your policy and provide you with a clear decision."

[Only if the customer is still concerned, say:] "If you don't agree with the decision we make, you will have access to a free independent appeal process."

2. FIRE AND THEFT CONTENTS

- "The policy you have doesn't cover any type of water damage, since it only covers theft of your contents or damage caused by fire."

3. BOTH LANDLORD POLICIES

- "The policy you have does cover the property you have insured with us for damage caused by flood, so long as that flood wasn't caused by a high tide or other actions of the sea."
- "We encourage you to lodge your claim so that we can assess it as soon as we can for you."

Please ensure that you message the claim if you have provided phone advice to the customer about cover under their policy -- summarise the key advice you have provided.

Contact

Please direct any queries regarding this communication to a Technical Support Officer

****13/1/2011 @ 14:39 - Communication created AAMI Home Policy Interpretation – Policy Benefits

AAMI Home Policy Interpretation – Policy Benefits

Attention

- AAMI Claims Assist

Summary

- Policy benefits for customers potentially affected by “flood”

Details

This morning you received an email outlining what customers are covered for under the AAMI Home policies in relation to the current weather conditions affecting QLD and northern NSW.

As FLOOD is not covered under the AAMI Home, Contents or Fire & Theft policies we CANNOT offer customers the additional policy benefits of Temporary Accommodation or Make Safes. These benefits will be offered to the customer if the claim is accepted as stormwater runoff.

If the customer is lodging a claim for the Toowoomba area only – temporary accommodation, make safes and emergency funds can be arranged.

Action Required

Advise the customer to keep all receipts for anything they arrange and should the claim be accepted we will be able to reimburse any expenses.

Please ensure that you message the claim if you have advised the customer that flood damage is excluded from their policy.

Contact

Please direct any queries regarding this communication to a Technical Support Officer

5.1 Make Safe

5.1 Make Safe

Definition Making a customer's home safe after an insured event is of paramount importance. This process is referred to as a 'make safe'.

Purpose of a make safe The purpose of a make safe is to preserve, protect and secure the property:

- Preserve means to prevent further loss or damage to the property
- Protect means to provide a safe environment for the customer and their family
- Secure means to ensure the property is secured from intruders and the elements

In order to determine if a make safe is required, consider the purpose of a make safe and ensure that the customer's home, after an insured event is safe, secure and prevented from suffering further damage or loss.

Considerations The following needs to be considered:

- What time is the customer calling? Is it after hours?
 - What has been damaged?
 - Will making the home safe prevent further damage and provide a safe and secure environment overnight?
 - Can the damage be attended to the next morning or business day?
- What has been damaged?
- What is the extent of the damage?
- What can be done to:
 - Prevent further loss?
 - Secure the home?
 - Make the home safe?

Process The following details the process for organising a make safe

Step	Action
1	Determine if the customer's home requires a make safe.
2	<p>Business hours (7am-7pm Mon-Fri):</p> <ul style="list-style-type: none"> ▪ Refer to the make safe list on the AAMI Intranet and contact a repairer to attend the customer's home. If there are no repairers in the customer's area, follow the afterhour's process. ▪ If the customer is in NSW or QLD, a Make Safe Request Form needs to be completed and faxed to the repairer. <p>After hours:</p> <ul style="list-style-type: none"> ▪ Call Online Service Systems Australia (OSSA) on 03 9615 3658 to organise the make safe.
3	Complete the HQ screen noting the details of the company that you have arranged.
4	Advise the customer that a Client Manager will contact them within 1 business day to discuss the claim.

5.2 Temporary Accommodation

Definition Accommodation paid for or provided by AAMI when the customer's home is not liveable due to an insured event.

Exclusions Customers are not entitled to temporary accommodation if:

- No insured event has occurred
- The home is still liveable
- They were not living there permanently at the time of the event

Policy The following details the type of policy and their coverage for this benefit

Type of Policy	Coverage
Building	✓
Contents	✗
Fire and Theft Contents	✗
Landlord	✗
Strata Title Landlord	✗

Important Information

- The damage must result from an insured event
- The home must not be habitable
- AAMI pay the reasonable costs incurred for comparable accommodation for the customer up to 12 months while the house is being rebuilt or repaired
- Where necessary, the reasonable costs of temporary accommodation for the customer's domestic pets will be met

Key Questions The following key questions should be asked:

- What happened?
- What has been damaged?
- What is the extent of the damage?
- Is the home secure and safe?
- Why is the home unliveable?

Excess and NCB Effect The following details whether an excess and NCB effect apply

Excess	No
NCB effect	No

5.2 Temporary Accommodation, Continued

Questions	The following needs to be considered in determining if a home is no longer habitable
Safety/Security	<ul style="list-style-type: none"> • Can the home be locked or secured to a satisfactory level, e.g. can windows and doors be locked? • What is the accessibility to the home like? • Have objects been left behind by vandals/intruders that may jeopardise the safety of the occupants, e.g. syringes • Is there a level of vandalism or malicious damage?
Healthy Environment	<ul style="list-style-type: none"> • Can the elements be kept out, e.g. heat/rain/cold? • Is there smoke or soot damage? • Is there water damage? • Is there equipment being used to remove moisture or smoke? If so, can the customer safely remain present when around these? • Is there anyone with a disability or health problems? (What may not be an issue for one customer may be a problem for another.)
Privacy	<ul style="list-style-type: none"> • What is the access from the street like? • Is the view from the street at normal levels for the home, e.g. are windows and doors intact or boarded up to provide privacy?
Conducting Daily Life Requirements	<ul style="list-style-type: none"> • Are the utilities connected - gas, electricity, water, sewerage and phone? • Is the customer able to cook and prepare meals? • Is the customer able to bath or shower? • Can the customer prepare their clothing? • Are there adequate sleeping quarters?

5.2 Temporary Accommodation, Continued

Process The following details the process for organising temporary accommodation

Accommodation is usually booked for 2 nights, or until the Tuesday morning if booked on a weekend. The Client Manager will then decide whether to extend the accommodation.

Step	Action
1	Complete The Lido Group - Express Booking Form
2	Call The Lido Group on 1300 789 380 and request accommodation. The call may divert to after-hours messaging. Leave your name and number and your call will be returned by a Lido representative within 30 minutes.
3	Message the claim with the date and time of the initial call to Lido.
4	Upon response from Lido, note the date and time of the response on the Express Booking Form
5	Call the customer to advise accommodation availability and any special instructions received from Lido.
6	Log the time of call to the customer on the Express Booking Form.
7	Upon confirmation of accommodation with the customer, call Lido to finalise booking and advise any amendments to initial request.
8	Note the time of the confirmation with Lido.
9	Message the claim with the time of the customer confirmation and Lido confirmation
10	Should the customer decline the offer of accommodation: <ul style="list-style-type: none"> ▪ Message the claim with details, date and time the customer has advised not to proceed, including the reason ▪ Advise Lido by telephone that the customer wishes not to proceed ▪ Log reason on Express Booking Form
11	Fax a copy of the Express Booking Form to Lido
12	Complete the HR screen in CMS with all details
13	Advise a TSO of the claim number. Promise 10 of the AAMI Customer Charter states that "we will contact you within 24 hours to confirm the next steps". If accommodation is booked over a weekend a TSO may need to contact the customer within 24 hours.

Accommodation for Pets In the vast majority of cases where pets are involved and the temporary accommodation venue is unable to accept pets, customers will find family or friends to take their pets.

If this is not an option, kennels or pet boarding facilities may be able to assist. These however, generally keep business hours.

After hours assistance may be available through RSPCA locations in each state. After hours numbers are listed in the White and Yellow Pages.

5.4 Emergency Funds

Definition When the home the customer permanently lives in is damaged by an event covered under the Home Building Insurance Policy, and we agree that it is unliveable, we will arrange funds as an advance against their settlement, if required.

Policy The following details the type of policy and their coverage for this benefit

Type of Policy	Coverage
Building	✓
Contents	x
Fire and Theft Contents	x
Landlord	x
Strata Title Landlord	x

Important Information The customer may not wish to utilise this service at initial lodgement but it is important that they are aware it is available.

- The home must be deemed as unliveable.
- Funds are not additional to settlement.
- If the customer requests Emergency Funds refer to a TSO.