

Name of Witness	Dennis John WARD
Date of Birth	[REDACTED]
Address and contact details	[REDACTED], Fernvale
Occupation	Manager
Officer taking statement	D/S A VLISMAS
Date taken	22 September 2011

Dennis John WARD states:-

I am a married man with 2 children and reside with my family at [REDACTED] Fernvale. We have resided at this address for approximately eight years, and have resided in the area for approximately 20 years.

The property is in the Somerset Region.

I would describe our property as lowset, with separate garage/shed on 3 acres.

Our property is insured with AAMI Insurance and I have had a house and contents policy with them since 1999.

When we renew our insurance with them a copy of the policy and PDS are provided to us.

On the 9th January 2011 I contacted AAMI Insurance to discuss possible flooding scenarios as a flood appeal was on TV and Suncorp was a major sponsor and advertising their flood coverage. My intention was to change insurer if we weren't covered for "flooding". I described the details of the storm event which did in fact eventuate on the 11th January 2011, and spoke to 2 different people from the insurance company, one of whom was a claims assessor who assured me that I would be covered.

Flooding of the Brisbane River was not discussed as I didn't think this scenario was possible given the role of the Wivenhoe Dam was to play in flood mitigation and our location relative to the river.

After the flooding events of January 2011 I made a detailed submission to the Queensland Floods Commission of Inquiry which included a signed statement and attachments dated then 8th April 2011.

**I am able to produce those documents.
Tendered and marked exhibit number**

Paragraphs 4 to 11 on pages describe the general lay of the land around our property.

Paragraphs 12 to 20 relate to the previous flood events in this area and actions taken by residents to combat these issues.

In paragraphs 24 to 83 I describe the events of the flooding had on our family and on our property from Sunday the 9th January 2011 to 12th January 2011.

Witness Signature [REDACTED]
Page Number 1

Signature of officer

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www.floodcommission.qld.gov.au

QFCI

Date:

11/11/11 JM

Exhibit Number:

1023

Paragraphs 84 to 94 relate to observations of water levels in and around our house. In these paragraphs I describe that the water level got up to approximately 1 metre inside our house.

On the 12th January 2011 I made an insurance claim by mobile phone in relation to the damage caused to our property by the water.

During this process I was neither discouraged nor encouraged to make the claim. My 3 cars are also insured with AAMI; however the person I spoke to did not ask any questions regarding the state of the cars.

I was advised that an assessor would get to us soon as they could. The assessor eventually visited us about three weeks after the claim was lodged. This was only I had contacted AAMI on three occasions to find out when an assessor would be attending.

On these occasions I was transferred to offices outside Brisbane and they told me that they would make notes and that we had called. The Brisbane office had been flooded and there was no one in Brisbane who could handle my enquiry.

The assessor who came at the end of January was not from AAMI and basically added little value to the claim process. Their assessment stated that the inundation was caused by storm; however AAMI decided that a hydrologist report was required to support this assessment.

The communication with the insurance company was generally poor and it was mainly us contacting them for information. Below is a summary of contact to through to end of March.

- 12 January, Wednesday - Claim Lodged with AAMI.
- End January - Assessor undertook inspection.
- 22 February, Tuesday - I rang AAMI and was advised they were waiting for Hydrologist report for Area. They confirmed they had the assessor's report which stated damage was caused by storm water.
- 22 February, Tuesday - AAMI rang me back that afternoon to advise they would request hydrologist assessment for our property as they needed to apportion percentage of damage that related to storm and that related to flooding.
- 23 February, Wednesday - I rang AAMI to clarify what they meant by apportion percentage of damage as the difference in height of water inundation had not been substantially different and that the damage had already been done by the storm when the 2nd event occurred.
- 3 March, Thursday - Hydrologist inspection of property done. Video of storm water coming across Brisbane Valley Highway, and photos sent to WRM on their request.
- 16 March, Wednesday - I rang WRM water & environment. Advised Hydrologist report sent to AAMI Tuesday 15 March.
- 16 March, Wednesday - I rang AAMI. Advised that Hydrologist report received and that was with "management".
- 21 March, Monday - I rang AAMI. Advised that claim still with "management". When asked for timeframe I was advised that no information had been passed down to the claims area for any claims, and that the staff in claims area had not been given any details of when a decision would be made. They would call us when they had a decision. When requested, they were unwilling to put me through to "management".

I rang AAMI on the morning of the 13th April and was advised that the claim was still with Management. I insisted on being put through to a supervisor.

Witness Signature, [REDACTED]
Page Number 2

Signature of officer

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I was told that they could not provide me with any further details, and that "to get information they would have to walk over to where the person sat, and anyway, they weren't in". Naturally, I was upset with the attitude of the person and suggested they pass my mobile number onto the person so they could call me. I received a call around midday that day, advising that they were only covering for 10cm based on the hydrologist report.

I requested a copy of the report, which AAMI supplied without hesitation. I subsequently submitted a detailed review request on the 16th of April, detailing 5 points for grounds of review (listed below). My wife and I did not sleep for a number of nights after receiving the original decision.

Grounds for review request.

1. That advice provided by AAMI prior to the event was that the scenario which occurred on the 11 January 2011 would be covered.
2. That the 'unnamed tributary of Ferny Gully' mentioned in the Water Damage Assessment falls within the general definition of 'Drain'.
3. That the Site Inspection by MRM Water & Environment conducted on 3 March 2011 was not comprehensive.
4. That the Water Damage Assessment is flawed and contains assumptions which are not supported by any reference to hydrology modelling. Topography consideration has not been extensive.
5. That supporting evidence (video and photos) supplied was not included in or referenced in the Water Damage Assessment.

The date for advising a review decision was extended from the original date advised, with a final outcome being received on the 17th August. This was done via email. The review stated "that there was sufficient doubt around the evidence" the original assessment relied on and that the settlement offer would be increased.

**I am able to produce that document.
Tendered and Marked exhibit no.**

After submitting my submission to them AAMI acknowledged my findings and agreed to pay the claim to cover damages caused by the water to a level of 37 cm within the home and 1 metre through the shed.

This was confirmed in a letter dated 17th May 2011.

**I am able to produce this letter
Tendered and marked exhibit no....**

After this letter was received AAMI was acceptable with proceeding forward with the repairs and rebuilding of our home. At times I still had to contact them to see at what stage the claim was at.

Witness Signature
Page Number 3



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We were eventually paid out in 28 July 2011 in respect of our claim.

We had to replace internal wall linings to a height of 1.2 metres, the kitchen, internal doors, bathroom and laundry fittings, floor and wall coverings and trimmings, re painting, repairing tiles, electrical work and the replacement of air conditioning units.

Also the replacement of most of the tools, garden equipment and other assorted items in the shed.

During this process I have been in contact with the Queensland Floods Commission of Inquiry and submitted a number of documents to the commission which I have referred to earlier and produced as exhibits.

I was asked to and appeared as a witness in earlier hearings for the Commission in regards to other issues being investigated by the Commission.

I have also completed a questionnaire in respect to the issues I had with AAMI Insurance.

I am able to produce that questionnaire.

Tendered and marked exhibit no

[Redacted]

D J WARD

Justices Act 1886

I acknowledge by virtue of section 110A (5)(c)(ii) of the Justices Act 1886 that:

- (1) This written statement by me dated 22/9/2011 and contained in the pages numbered 1 to is true to the best of my knowledge and belief; and
- (2) I make this statement knowing that, if it were admitted as evidence, I may be liable to prosecution for stating in it anything that I know is false.

..... Signed atBrisbane....this....22ND
September.....2011 [Redacted]

Witness Signature [Redacted]
Page Number 4

Signature of officer

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Our Ref: RLH/
T: (07) 3016 0311
F: (07) 3236 1966
E: [REDACTED]

8 April 2011

The Commissioner
Queensland Floods Commission of Inquiry
PO Box 1738
BRISBANE QLD 4001

By Facsimile: (07) 3405 9750

Dear Madam

Re: **STATEMENT OF DENNIS WARD – QUEENSLAND FLOODS COMMISSION OF INQUIRY**

We refer to our recent conversation with Laura Grant of your office regarding the statement of Dennis Ward, Coordinator of the Fernvale Community Action Group.

Please find the enclosed signed statement of Dennis Ward with attachments.

As discussed, a hard copy of this statement together with attachments including the video footage as referred to in this statement, will be sent by post.

Yours faithfully

[REDACTED]
Partner
MAURICE BLACKBURN
Accredited Specialist Personal Injury Law



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STATEMENT

I, DENNIS WARD of [REDACTED], Fernvale, Queensland, 4306 (Date of Birth [REDACTED]
[REDACTED]), say that:

1. I make this statement in relation to events and concerns arising from the 2011 Queensland Floods for the Fernvale area for the purposes of the Queensland Flood Commission of Inquiry.
2. I am the Co-ordinator and founding member of the Fernvale Community Action Group and have been involved in all community meetings and discussions canvassing the experiences of members during the January Floods and our concerns arising from this event.
3. I have been a resident of the Fernvale resident for approximately 18 years
4. Approximately 7 years ago I moved to [REDACTED] a few houses up from my previous property. I live there with my wife [REDACTED] and my son [REDACTED] aged [REDACTED] and daughter [REDACTED] aged [REDACTED]
5. For the entire 18 years, I have lived on the same watercourse. This watercourse starts from a drain which causes water to flow from the South side of the Brisbane Valley Highway between my current property and my Neighbours' property, [REDACTED]. The watercourse then flows down into a lagoon and then feeds into the Brisbane River.
6. Attached and marked "Attachment DW01" is a map showing the watercourse as referred to in paragraph 5.
7. I am familiar with the Somerset topography and know the Fernvale area well. I have witnessed the development of Fernvale over the last 18 years. Over this time I have been able to foster a broad relationship network within the Fernvale Community.

..... [REDACTED]
Dennis Ward

[REDACTED]
(3009110v1)
(TBL)FloodCommission/stat/lbl

8. Nardoo Street, and the property I reside, is part of the original settlement of the Fernvale area and this area is essentially flat.
9. During six years previous to the floods, there has been significant development on the Fernvale hillside, above the original settlement area, which is part of the "Residential Corridor" developed by the Somerset Regional Council.
10. As a result of the large scale development in the area, a number of storm drains were put in place by the Council. Some of these drains lead to small holding pools. Once these were full, they would overflow causing the water to continue down hill.
11. The increased number of drains and no design to direct water away when it came to the bottom of the hillside meant that water was redirected into the original settlement area and would arrive at this area in larger volumes and in a shorter period than prior to development.

Previous Flood Events in Fernvale

12. In approximately October 2010, consistent rain was unable to be managed by the storm water drains in place and water flooded across the Brisbane Valley Highway and flooded part of my neighbour's property, [REDACTED]. My property was not affected.
13. In response to this minor flood event, Dave Townend met with [REDACTED] State MP for Ipswich West, Graeme Lehmann, Mayor for Somerset and Bob Bain, CEO of the Somerset Regional Council, along with an engineer from the Department of Main Roads. They came to Fernvale to discuss the drainage issues in the area.
14. At this meeting and through previous correspondence between residents and the bodies these three gentlemen represent, they were aware of the drainage problems in the Fernvale area. [REDACTED] had requested the 3 x 450mm pipes under the highway be upgraded to increase flow rate.

..... [REDACTED]

Dennis Ward

[REDACTED]

(3009110v1)
(fBL)FloodCommission/sta/fbl

15. Prior to this incident, the drains appeared to cope with storms we had had but there was some concern amongst myself and other Fernvale residents as this was a fairly minor event and drainage infrastructure was unable to cope with an increased amount of rain.
16. After this minor flood event, the drain closest to the highway was cleaned to create a faster flow of water through the drain. There was no other major work undertaken in relation to drainage or maintenance of other drains of which I am aware.
17. [REDACTED] had a levy bank on his property which he extended when the drain was cleaned in order to prevent further damage to his property as he believed the work undertaken would only increase water flow to the drain pipes, not resolve the issue.
18. During the last six years, residents that live on the nearby roads, Nardoo Street and Poole Road have advised me that there had been regular instances of minor flooding on this road. In the event of consistent heavy rain, the road itself would turn into a watercourse due to drainage issues causing minor inundations of nearby properties.
19. I had been advised by a number of residents in Nardoo Street and Poole Road that they had contacted the Council a number of times identifying specific storm drainage problems that had resulted in the redirection of water onto their properties..
20. Prior to the flood events in January 2011, Local Council and State Government had been advised and were aware of the drainage issues that were being experienced throughout the Fernvale area.

Previous Wivenhoe dam releases

21. In approximately late 2010, Wivenhoe dam had its first release of water. I remember this as it was quite a big event and there was a large amount of tourist traffic through the area. Out of interest, I even went and viewed it myself on a couple of occasions.

Dennis Ward

[REDACTED]
(3009110v1)
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22. I noted that the release of water was different on the two days I went to view it. On the first day there was only one gate open and it was open fairly wide. On the second day I went there, they had all five gates open, but there was only a small opening from each gate.
23. During the releases from the Wivenhoe dam at this time I do not recall there been any inundations or flood events in the Fernvale area.

Events of the January 2011 Floods

DAY ONE: Sunday 9 January 2011


24. There was heavy rain in the Fernvale and surrounding areas throughout the day but there was no flooding at this time.

DAY TWO: Monday 10 January 2010

25. As it had continued to rain heavily through the night I did not go to work in the morning as I was worried about possible flooding. My wife continued with her usual routine and went to work.
26. During the morning, I did not see any signs of floods.
27. At approximately 2pm I was required to take one of our two dogs to the vet, located on the Forest Hill - Fernvale Road which runs between the towns of Fernvale and Lowood. Travelling to the vet I notice that the Brisbane Valley Highway just beyond the turnoff onto Forest Hill - Road was blocked by Police and vehicles turned back.
28. While I was at the vet, my wife was on her way home, driving along the Forest Hill - Fernvale road, which runs close to the Brisbane River. She told me when I returned home from the Vet at approx 2:30pm that on her way home the water level was high in the river and was near to the side of the road.
29. I became concerned for my [REDACTED] year old daughter who was at work at the Lowood IGA and was due to finish at 7pm. She drives a small Holden Astra and had only recently got her driver's licence.

[REDACTED]
Dennis Ward


30. I thought that the best course of action was for my wife and I to collect her car and pick her up in our Ford Territory, a high clearance vehicle, when she finished work. I feared that if the river continued to rise that the roads would be impassable, or dangerous to navigate in a small car by an inexperienced driver.
31. At approximately 3.30pm my wife, son and I drove to Lowood to collect the car, we stopped at a point just before Lowood and I took photos of the water levels at this time. At approximately 4.15pm my wife and I were returning from collecting my daughter's car and were traveling along Forest Hill - Fernvale Road. I noticed that the water had continued to rise and was now starting to lap over.
32. Due to the fast rate in which the water had risen, I became concerned for the immediate safety of my daughter and the consequences of the rising river for my family and property.
33. I turned around immediately and drove back to my daughter's work. I was driving the Ford Territory at this time. My wife continued on and drove my daughter's car home.
34. When I arrived at my daughter's work I told her that she needed to finish work immediately and that I would drive her home.
35. My daughter advised that she could not finish until 5pm as she was covering another staff member's break and she was due to return at this time. I waited until my daughter finished and we returned home.
36. When we were driving on the Forest Hill - Fernvale Road the water had begun to flood the road and smaller cars were parked to the side as they were unable to cross the water safely. I was able to get through due to the high clearance of my vehicle, but I became increasingly worried due to the rapid increase of water flooding the area.
37. When we arrived home there was no flooding at the property, but this did not alleviate my concerns. As soon as we were inside I put on the TV and scanned the major channels for news or warnings for our area. I also was scanning the Internet for news and also the Bureau of Meteorology website to keep track of


Dennis Ward


(300911091)
(TBL)FloodCommission/stat/bl

river levels, particularly the level at Savages Crossing, the nearest marker to Fernvale.

38. I concentrated on TV and the Internet rather than the radio for any warnings or updates as we have limited radio reception where we are.
39. From the news we became aware of what was termed the "Lockyer Valley Disaster" where the flooding in the area was extremely fast and many people lost their lives.
40. I started to become anxious about the possible impact on the Somerset and Brisbane Valleys due to the sheer volume of water flowing down the Lockyer and Bremer Rivers.
41. There were numerous media releases at the time regarding the Lockyer Valley but there were no warnings or directions to residents of the Somerset or Brisbane Valleys to prepare for, or consider evacuating due to likely flooding.
42. By approximately 6pm, I decided it was unsafe for my children to be exposed to the very real potential of a significant flash flood. I drove a few Kms along the Brisbane Valley highway towards Ipswich to check if the road was still open. There was no sign of flooding. On my return we packed photographs and other important documents into my daughters car and she drove the two of them to their grandparent's residence in Macgregor. We anxiously waited for the call from my daughter to say she arrived.
43. My mind was turned to the devastating impact of the floods previously in Grantham and I was worried that our lives would be in danger. I placed a ladder at the back of the house with a rope to tie to a post if my wife and I needed to get to the roof and secure ourselves to prevent being washed away. I surmised if people in Grantham had the opportunity to take such measures, there may not have been such a great loss of life.
44. There was still no news or warning regarding our area through any media or emergency services directly and I didn't know what other measures or precautions that we should take.


Dennis Ward


(3009110v1)
(TBL)FloodCommission/stat/tbl

45. Around 7pm there was no water approaching our house at this point, but we observed a panel member of the "7pm project" broadcast a message which was advising evacuation of low lying areas in the Lockyer Valley, Murpheys creek, Gratham and Galton. I commented to my wife that the telecast was on a 1 hour delay. We still had not received any news about our area specifically.
46. I checked again, as I had been doing consistently all night, with the Bureau of Meteorology website and it appeared that the water levels were rising in Savages Crossing and Murphy's crossing, but there were still no warnings for the Fernvale or the broader Somerset area.
47. After careful consideration, together with the fact that no water had approached our house at this time, my wife and I decided to stay at the property.

DAY THREE: Tuesday 11 January 2011

48. After an extremely restless night's sleep, I was woken at approximately 5am by a sever storm that had moved in that morning.
49. I got up and went straight onto the Bureau of Meteorology website to check the status of the storm. After seeing the severity of the storm had the direction it was travelling, I said to my wife "We are in trouble here; this is going to be a 2 - 3 hour storm."
50. I looked outside and there was no water approaching the house but water had begun to pool in sections of the yard. I couldn't see any flooding coming up or down the road at this time.
51. At approximately 6.50am there was a significant amount of surface water around the property and it was coming up around the house and onto the verandah. I took a photo of the surface water on my mobile.
52. At approximately 7am I went outside and started moving rocks and other obstructions that could possibly prevent water from flowing off the property. I was increasingly worried that our house was going to flood, so I started putting spare mattresses and similar goods up to higher ground in the shed as I felt it

was at greatest risk due to the layout of the property. I put spare bales of sugarcane mulch in a gateway to act as a levee bank between 2 gardens.

53. At approximately 7.30am I returned inside and within minutes witnessed the contents of the bales floating past the rear of the house. I went outside and observed that these bales had been destroyed.
54. At this time the water had risen to approximately 300mm at the front of the house, and was now above the floor level of the house but had not yet got inside. The water was flowing in from the south western corner of the property.
55. At approximately 7.45am water had begun to enter the south west corner of the house.
56. At approximately 8am, my wife and I got on the roof of our house as the water was rising rapidly and we were scared that we may suffer the same fate as those in Grantham if we didn't get on the roof.
57. From the roof I made one call to another resident living on higher ground in Fernvale, along with a second call to a work colleague in Upper Mount Gravatt and asked them to contact Emergency Services and tell them we were trapped on the roof. I took a photo of the water and could see it rushing into the property. We stayed on the roof for about an hour and the water had risen to about 1 metre up the side of the house. The entire area was flooded and there was no way of evacuating due to the speed of the water flow..
58. At approximately 9am, the storm was so intense in the area that the house was shaking. We were fearfully of being struck by lightning and we could see that the smaller of our 2 dogs that was on the roof with us was distressed.
59. The storm had not stopped but water levels had stabilized. We got off the roof and secured our larger dog who we had left inside the house on furniture. My wife sat on top of our BBQ table for approximately 30 minutes while the water receded. I entered the house to survey the damage.

Dennis Ward

(300911071)
(TBL)FloodCommissioner/stat/tbl

60. At approximately 10.00am almost all of the water had receded and I opened all the doors to the house to let the last of the water out. I could see from the high water mark on the internal walls that approximately 450mm of water had come into the house.
61. I then went to check on our neighbours to see if they were ok and surveyed the damage to our property. The rapid surge of water had knocked down our front fence and had washed away the gravel sections of our driveway, transporting the gravel some 30 metres away.
62. While returning from checking on the neighbours I saw a man in yellow overalls stationed on the Brisbane Valley Highway. I assumed he was from the SES and approached him to see what was happening.
63. He said that they were evacuating the area to the local school which was on higher ground.
64. I returned to the house and while my wife gathered a few belongings I took a short video of the flooding and observed the water starting to rise again. We then evacuated to the school. From the school we had limited view of the house, but could observe that there was no let up in the storm for a period of time.
65. We stayed there for approximately 1 hour. The school was not opened and there were no facilities for the few people that had evacuated to this point.
66. At approximately 11:30am, we could see that the rain had stopped, There were no supplies at the school, so my wife and I thought that we were better off going home. We stood on the corner of the Brisbane Valley Highway and Schmidt Road with other onlookers observing the water flowing over the Highway and the damage in the area. The road was still closed to traffic at this time.
67. When we arrived home, the water had completely receded from the house. I lifted up the sliding door sills to let the last of the water out. These sills sit approximately 2 cm above the floor. My wife and I were in shock, but relieved and we thought that the worst was over.

.....
Dennis Ward

(300911071)
(TBL)FloodCommission/stal/tbl

68. We sat down in our flooded house and had a cup of coffee and were discussing that we thought that it would be safe enough for us to stay at the property. Water was boiled on the BBQ which had not been located at the rear of the house and had not fully submerged.
69. At approximately 1pm a friend of ours, [REDACTED], who lives on higher ground in Carralluma Cres, came to our house. She insisted that we go and stay with her.
70. Over the next few hours, we packed up what we could and tried to get out some of our belongings, however we needed to trek items across the flooded front yard to the highway. The yard was water logged and slippery and fences had been pushed down so we had to walk across the gates and fencing wire. I was able to get out one of our cars.
71. At approximately 5pm [REDACTED] resident of Poole Road visited to see how we had got on. His property had also been flooded. [REDACTED] observed that the water damage in my house was to approx 600mm, leading me to believe that a second surge had occurred whilst we had evacuated the house. When we were almost ready to leave some unknown person on a bike came up to us in the yard and said that water was coming back up on Nardoo Street. We could not see this from my place. [REDACTED] immediately returned to his property as it was located in the area concerned.
72. At approximately 5.30pm we left our property to go to Claire's house. There was no water on the property when we left.
73. We traveled down the Brisbane Valley Highway. At Ferny Gully there was an SES officer on one side of the road and a police officer on the other as the road had been severely damaged and traffic was only able to cross one lane at a time, moving around debris.
74. I asked the SES officer whether he knew if the water was rising again. He said that he had not heard anything regarding the water rising. He advised to talk to the police officer on the other side of the road.

[REDACTED]
Dennis Ward

[REDACTED]
(3009110v1)
(TBL)FloodCommission/stat/tbl

75. I asked the police officer whether we knew if the water was meant to be rising again. He too had not heard anything to that effect. I suggested that he needed to talk to the person on the bike as I was worried about his motives at the time.
76. We arrived safely at [REDACTED] property. At approximately 11pm, we heard some activity in the surrounding area but I didn't know what was going on. We saw vehicles driving into a house just up the road, and thought that it looked a bit strange, but not being from that part of town thought nothing more about it and went to sleep.

DAY FOUR: Wednesday 12 January 2011

77. At approximately 6am we looked out the back of [REDACTED] property and could see water in areas that previously did not have water. From this view, parts of the Fernvale Township could also be seen.
78. [REDACTED] came out and was puzzled, saying "There shouldn't be water there".
79. [REDACTED] and my wife went for a walk down the street to see if neighbors down on the lower parts of the street were safe. One of [REDACTED] neighbours told them that many residents at the bottom of the street were evacuated during the night. Houses were still underwater and then I realised that must have been the cause of the noise.
80. Not one of the evacuation personnel came up to [REDACTED] property and let us know that an evacuation was taking place or that the area was flooding again.
81. At approximately 6.30am I left [REDACTED] property to return to our house. As I got to the highway near our property, I could see that the water was about 1 metre up the side of our house and was starting to recede.
82. Over the next two hours the water level dropped by 1 metre and at approximately 9am the water had completely receded from our property. The water did not rise again after this time

[REDACTED]
Dennis Ward

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(3009110v1)
(TBL)FloodCommission/stat/tbl

83. When I got to the house I could see on the walls that the high water mark was approximately 1.2 metres on the outside and 1 metre on the inside of the house. There was still a significant amount of water in the house at this time

Observations of Water Levels

84. Through the experiences I endured above, I make the following observations as the water levels that Fernvale experienced during the floods and the speed at which these levels peaked and receded.
85. On Monday 10 January 2011 at 3.30 the water level was below the road level on Lowood Fernvale Road. By approximately 5.00pm the water level had risen approximately 18 inches above road level. In approximately 1 ½ hours the water level rose 18 inches or approximately 12 inches per hour.
86. I am unable to comment on the rate this water receded, however, the next morning the Brisbane Valley Highway was still closed due to flooding.
87. On Tuesday 11 January 2011 prior to 7.30am, whilst there was some pooling of water on my property, there was no flooding at this time. However, from approximately 7.30am to 8am there was a surge of water and water levels rose from nothing to 1 metre outside the house. When we managed to get on the roof my wife and I were walking through a significant amount of water to get to the ladder at the back of the house.
88. When my wife and I came down from the roof at approximately 9am, the water had begun to recede. We sat at the BBQ table outside for approximately 30mins watching the water flow out of our house and at approximately 9.30am the water had completely receded. From approximately 9am to 9.30am the water levels receded by 1 metre in 30 minutes.
89. The second surge of water occurring on Tuesday 11 January occurred at approximately 10.15am. We evacuated our property at approximately 10am and it takes approximately 10 minutes to get to the school (evacuation point). When we left the property there was no flooding.

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Dennis Ward

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90. We arrived at the school at approximately 10.15am. From this viewpoint we could see that water was being to collect in areas and that the water levels were beginning to rise.
91. At approximately 11am, the rain had stopped and it appeared that the water was starting to recede. We left the school at this time and returned home. It took us approximately 10 minutes to arrive back home and we arrived at approximately 11.15am. Our property was still flooded up to approximately 1 metre on the exterior of the house at this time and the water was rushing away from the property.
92. At approximately 12pm, all the water had receded from the house. I talked to my neighbour [REDACTED] at this time, who did not evacuate, and he confirmed that the water rose to 1 metre outside the house and approximately 600mm inside the house.
93. On Wednesday 12 January 2011 at approximately 6.30am I observed that our property was inundated with approximately 1 metre up the side of the house. Since I was not at the property overnight, I cannot comment on the rate at which the water rose
94. By approximately 9am, the water had completely receded and did not rise again. The water receded by 1-metre in 2 hours or approximately 6 inches per hour

Fernvale Community Action Group Concerns

95. In the weeks following the floods, the Fernvale Community Action Group was formed. There was a range of individual and group concerns that were vented over the meetings that we had at that time and to date.
96. Whilst there were varying personal concerns for group members, the broader concerns shared by the group can be described as follows:

Local Council Planning in relation to the large growth and development of the Fernvale area was insufficient.

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Dennis Ward

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97. We felt as a group that the infrastructure and maintenance of the development, especially the drainage systems, were insufficient to cope with any increased volume of water. Also the failed design of the drainage meant that water was redirected into our properties and contributed to the severity of flooding that we experienced.
98. I noticed on the morning of Tuesday 11 April 2010 that the storm water drains were struggling to cope with the volume of water flowing from the constant rain, but was still managing to get a fair portion of the water away from the area.
99. However, as the morning progressed and the rain continued, it became apparent that the drainage system did not have a sufficient capacity to move a significant amount of water away from the area.
100. I inspected the drains closest to my property and noticed that they reaching capacity. As the rain continued, the area flooding area the drains was increasing as the drains simply were not big enough.
101. Further, there was no design to redirect water overflow or any ancillary back up for drainage failure. As such the excess water was directed straight into properties in the low lying areas causing significant flooding.
102. We believe that the infrastructure and capacity of the drainage system failed to also take into account the dramatic reduction of absorption of water through natural causeways which have been covered with cement and the like due to continued development.
103. Together with the Wivenhoe dam releases, the already failed drainage system had no capability to redirect the combination of dam and storm water away from the Fernvale area.
104. We believe there was significant lack of foresight regarding the drainage requirements for the Fernvale area which contributed to the severity of flooding we experienced. Prior to and in the aftermath of the flood, we brought our concerns regarding the drainage to the attention of the local Council. The local

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Council has been conceded that the capacity of the drainage system needs to be investigated and a Capacity Assessment is currently underway.

No Disaster response or warning for Fernvale Residents.

105. During the entire time during and leading up to the floods which impacted the Fernvale area, we were given no warning or support.
106. The Council was aware prior to this time that there was no emergency response team in place for the Fernvale area and the former emergency response team had become defunct during the 12 months prior to this event. There were no substantial efforts made to resolve this issue to my knowledge.
107. Further there were no sirens or similar auditory warning systems in place to alert Fernvale residents to evacuate prior to flooding. The rural fire brigade has at least 2 fire trucks with loud sirens and these were not sounded at any time to my knowledge. There was also no community speaker system or the like to play a recorded message to evacuate which would have enabled Fernvale residents at least to take measures to prepare for the floods.
108. At approximate 6pm on Tuesday 11 January 2011 a SES truck had got into the area which I was told by other residents was sounding its siren. I never heard this siren. However by this time the Fernvale area was already experiencing significant flooding and major crossings out of the area were blocked.
109. We had television, internet and some radio capabilities and at no time did we receive any community warnings, media statements or direction to evacuate. However, on Monday 17 January 2011 when the Fernvale area was experiencing heavy rain, media statements expressly mentioned Fernvale and gave warning of heavy rain and the possibility of flash flooding in the area.
110. There were helicopters in the area at the time and none of them were fitted with a speaker system to provide warning or direction to Fernvale residents.
111. There was a text message warning system initiated by the SES, however it had limited ability and was instituted after the flood events in question. Some

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residents received a test text message on Wednesday 19 January 2011 which featured no warning but was merely a test of the system.

112. This text alert system was of limited utility as these texts did not go to all or majority of Fernvale residents. None of Fernvale residents had registered to this system or were advised it was being initiated. Further there was no identifiable source from which the resident contact list for this system was devised. For example, while many residents use the same telecommunication providers, some received texts from the SES warning system and some did not. I never received one of these texts.
113. We consider that this system not only has limited functionality as a warning mechanism but was instituted too late and is another example of the lacking emergency response infrastructure in place in the Fernvale area.
114. On the most basic level, there was no support on the ground. There was nothing as simple as door knocking to tell people to evacuate their homes.
115. With all the technology that Fernvale residents had access to before and during most of the flooding, there was no warning mechanism used. Even rudimentary methods such as door knocking and loudspeaker warnings were not implemented.

Improper or insufficient Management of the Wivenhoe dam.

116. As residents in the shadow of the Wivenhoe dam we believe that we were directly impacted by the management of its water releases.
117. Firstly, we believe that too much water was released in too short a time frame. It was discussed that the drainage system, as much as it struggled for reasons discussed above, managed to get a large portion of the water out of the Fernvale area and delayed the rate of storm water levels and the severity of flooding during the day on Tuesday 11 January 2011.
118. However, due to significant releases of water from Wivenhoe, combined with the constant heavy rain, the drainage system could not move such massive amounts

Dennis Ward

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of water away from the area. In a period approximately of 90 minutes on Tuesday 11 January 2011, Fernvale was severely flooded and all major crossing such as the Brisbane Valley Highway, Savages Crossing and College Crossing were largely impassable.

119. Not only did the massive "panic" releases of such large volumes of water cause severe and sudden flooding, it effectively isolated our community and restricted access to outside emergency assistance.
120. Secondly, we believe that there were not enough releases from the Wivenhoe dam in the days prior which would have prevented massive "panic" releases of water.
121. In discussions after the flooding with Mid Brisbane River Irrigators ("MBRI") I was advised of the levels that the Brisbane River can "run" at before the major crossings in the area would be breached. This information was also included in radio reports at the time. It is my understanding that where these crossings are breached the Fernvale Area will flood as a result.
122. Through the media after the event, it had come to our attention that the Wivenhoe Dam was significantly above 100% capacity and it was foreseeable that capacity would be increasing dramatically with the expected flow from the Lockyer and Bremer Rivers and the enduring rain.
123. Prior to Monday 10 January 2011, we were experiencing significant rain but all the relevant levels at the crossings were well below their breaching point.
124. There was capacity for these crossings to tolerate smaller and consistent releases of water from the Dam without reaching its breaching point or causing flooding in the Fernvale Area.
125. With the knowledge of the crossings' water level capacity, the expected rapid increase of Wivenhoe dam capacity and that Fernvale would flood where crossing levels were exceeded, the need for smaller releases over a period of time was obvious. We believe the overall mismanagement of the Wivenhoe dam contributed to the severity of flooding that we experienced

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126. As a community we were promised by Government and SEQ Water that the Wivenhoe dam was a significant flood mitigation facility and that a flood in the similar ilk as the "1974 Floods" would never happen again. Essentially we were told that because of Wivenhoe Dam, Fernvale would not flood.
127. It appears now that it was in fact because of Wivenhoe dam that the Fernvale area experienced such severe flooding. Whilst there were other contributing factors, the failure to release appropriate volumes of water at appropriate intervals caused the speed and severity in which the Fernvale area was flooded.

Response of Insurers to the Flood Crisis.

128. Luckily there were many people in our area that received favourable outcomes from their insurers. I understand that this is different from residents of the broader Brisbane area generally. However many of those insured with AAMI, RACQ, Allianz, Elders and Real Insurance have had their claims denied.
129. Further, despite favorable responses from insurers for some residents, many have not been paid nor has any work commenced to rebuild their homes.
130. The delay in receiving an outcome, let alone payment, has been excessive.


Failure of Transparency of Relevant Officials

131. On 5 February 2011, 1 month after the flooding, was the first meeting that was called by the Government and Council to address the flood crisis with Fernvale residents. Prior to this we had received no communication from any level of government in response to the flood itself or the clean up process thereafter.
132. Attached and marked "DW02" is a copy of the agenda of the meeting on 5 February 2011.
133. At this first meeting, all levels of Government from Local Council up to Federal Government were represented at the meeting as well as senior officials of SEQ Water.

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134. At this meeting, we specifically asked SEQ Water when they knew that there was a need to make the "panic" high volume releases of water. We also asked why they didn't warn Fernvale residents of the impending releases. Fernvale residents would obviously be impacted by these decisions. We argued that it could not have been an on the spot decision and there had to be time between when the decision was made and when it was carried into effect.
135. Further, the Manual for operation of the Wivenhoe Dam states that SEQ was responsible for all communication regarding releases. Again, we asked why this information was not communicated to Fernvale residents.
136. SEQ Water refused to provide any meaningful answers to our questions.
137. At this meeting, there was an "information pack" of sorts created by the Somerset Regional Council which was passively made available but was not given out to residents nor were resident's attention brought to in any substantial manner.
138. Much of the information was of little value. For instance there was referral to the ability for residents to either have their refuse collected in Council curb side collections or to personally dispose of it at Esk Landfill free of charge. However these services expired on the 28 January 2011, some 8 days before the meeting was held.
139. The information pack said that the Council may collect refuse after the 28 January 2011 but this was subject to their discretion and a registration process.
140. The information pack made reference to the recommencement of wheelie bin collection. It failed to acknowledge that many Fernvale residents no longer had wheelie bins as they were lost or destroyed in the floods.
141. This information pack was of little use and was provided too late in comparison to what other Councils were providing to their flood affected residents.
142. Attached and marked "DW03" is a copy of the Somerset Regional Council Information Pack.


Dennis Ward


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143. Wayne Wend MP for Ipswich West, Shane Newman, Federal MP for Somerset, Bob Bain, CEO of Somerset Council and other government officials were in attendance at this meeting.
144. We asked similar questions of these officials such as when they became aware of the need for large scale releases, why this was not communicated to Fernvale residents, why there was no warning systems in place or greater emergency response personnel directed to the Fernvale area.
145. Again, these officials refused to provide any meaningful answers to our questions, merely saying "It will all come out in the Commission".
146. The only assistance we received from a government body was the Consumer Protection Unit of Legal Aid Qld. Members of this unit came out to Fernvale on two occasions to provide information as to where we go from here in relation to insurance claims and the dispute process and the general offer of assistance.
147. Legal Aid Qld have been an invaluable resource to Fernvale's ability to recover from this disaster.
148. Fernvale residents prior to the floods and to date have been kept completely in the dark in how to manage the threat of the floods and its aftermath. We believe that we are entitled to answers regarding the systematic failure of all levels of government as discussed above.

Dated this *8th* day of *APRIL* 2011

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Dennis Ward

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Dennis Ward

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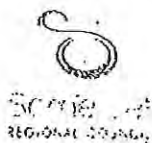
"DW03"

FERNVALE COMMUNITY MEETING AGENDA 5/2/11

This meeting has been called at the request of residents living in Fernvale. It is intended that the meeting will provide advice and support for the residents on a range of issues. However it may not be possible to answer all questions on the day, due to the fact that expert advice is required, time constraints, etc. In cases like this it will be necessary to document the question so that an appropriate response can be provided as quickly as possible.

1. 9am - opening by [REDACTED]
2. Introduction of attendees
3. Address by [REDACTED]
4. Address by Mayor Graeme Lehmann
5. Address by SEQ Water
6. Questions
7. Next meeting
8. 10am - close

"DWOH"



**SOMERSET REGIONAL COUNCIL
BUSINESS RECOVERY INFORMATION
SESSIONS – EXPRESSION OF INTEREST**



In response to the recent flood event Somerset Regional Council, in partnership with the Business Enterprise Centre Ipswich Region, will be hosting Business Recovery Sessions on the 17th February, Esk (Council Chambers – Meeting Room 1) at 10.00am, Kilcoy (Kay Avery Place) at 2.30pm and 18th February 2011; Fernvale (Fernvale Futures) at 10.00am.

The sessions have been designed to inform the Somerset Regional business, industry and agricultural sectors how they can access the various forms of flood relief and assistance.

To ensure the sessions are tailored to your needs, we ask you to complete the details below to determine the assistance required during the sessions.

1. Business name _____
Business address _____
Contact name _____
Contact email _____
Contact phone _____

2. What type of business are you? _____

3. What immediate assistance do you require? (please provide details)

Financial Assistance Information _____

Assistance with applying for grants _____

Assistance with retrieving lost business records _____

Other _____

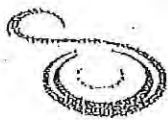
Which session are you interested in? Esk 17th Feb 10.00am Kilcoy 17th Feb 2.30pm Fernvale 18th Feb 10.00am

To register your interest in these sessions please complete this form and e-mail to mail@somerset.qld.gov.au or drop the form into any of Council's Offices located at: Lowood, Fernvale, Kilcoy or Esk preferable by Monday, 14th February 2011.

Please note: These sessions will be run at no cost to you.

IMPORTANT NOTICE – Privacy Statement
Somerset Regional Council is collecting and handling your personal information in accordance with the Information Privacy Act 2009. The information will be accessed by Somerset Regional Council for Council business related activities only. Some of this information may be given to BECIR to identify and assist you. Your information will not be given to any other person or agency unless you have given us permission or we are required by law.

This is a joint initiative of Somerset Regional Council & Business Enterprise Centre Ipswich Region



Somerset
REGIONAL COUNCIL

Somerset Region Frequently Asked Questions

Flood Recovery

25 January 2011

1. How do I find out about road closures in my area and beyond?

Council is currently working hard to assess the extent of damage to our road network. This will be an extensive task and will require a lot of patience from the community. We are prioritising emergent works on a basis of accessibility and public safety. Council updates on road closures are being coordinated at frequent intervals and can be found at www.somerset.qld.gov.au, for conditions on major roads and highways please visit www.131940.com.au

2. How do I report damage to a road in the Somerset region?

Council is asking residents to register road damage by calling 07 5424 4000. Once registered the road issue will be tasked for assessment and scheduled for restoration according to accessibility and public safety needs.

3. Are Council still running the kerbside collection of flood-affected rubbish?

Council is scheduled to collect kerbside rubbish from flood-affected areas until 28 January, 2011. Council has asked residents to leave rubbish on the footpath in urban areas and as close to the road as possible in rural areas.

4. Will Council still run kerbside collections after 28 January, 2011?

Council is asking residents who are unable to have their flood-affected rubbish ready for collection by 28 January, 2011 to register their details by calling 07 5424 4000. Council will assess extensions on a case by case basis.

5. Can I take my flood-affected rubbish to the landfill myself?

Yes, flood-affected rubbish can be disposed of at the Esk Landfill free of charge until 28 January, 2011.

6. When will my regular wheellie bin be collected?

Wheellie bin collection has resumed, however normal collection timetables will vary during the coming weeks. Residents are asked to leave their bin out until it is collected.

7. Can I still get help with the clean-up of my flood-affected property?

Council is trying to match volunteers who are willing to help with those who require assistance. If you need a hand with clearing flood-affected rubbish, please register with Council on 5424 4000 and we will endeavour to match you with someone who is able to help.

8. How can I help?

Council is asking those would like to volunteer assistance to register by calling 5424 4000. If you would like to donate money to the Somerset Flood Appeal please visit www.somerset.qld.gov.au

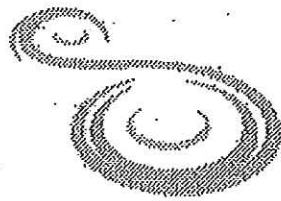
**For more information and up to date information please visit
www.somerset.qld.gov.au**

Contact Numbers

- **SES:** 132 500
- **Police – Non-Urgent:** 131 444
- **Disaster Recovery Hotline :** 1800 173 349
- **Donate:** 1800 219 028 (0600 – 2300 7 days)
- **Centrelink:** 180 22 66
- **Insurance Council of Australia:** 1300 728 228
- **Volunteering Queensland:** 1800 994 100
- **Qld Government General enquiries and assistance:** 13 QGOV (13 74 68)
- **Community Recovery:** 1800 173 349
- **RSPCA:** 3426 9999
- **National Registration and Inquiry System (NRIS); register your details or find out about family:** 1800 727 077
- **Registry of Births, Deaths and Marriages (replacement of certificates):** 1300 366 430

Contacts

Department of Communities Disaster Recovery Line	1800 173 349
Queensland Government	(13 QGOV) 13.74 68
Queensland Government Interpreter Service	13 14 50
Queensland Government	TTY 13 36 77
Australian Red Cross	1800 733 111
Building Services Authority	1300 272 272
Centrellink – Employment Service and Job Network	13 28 50
Centrellink – Family Assistance Office	13 61 50
Department of Employment, Economic Development and Innovation	13 25 23
Electrical Safety Infoline	1300 650 662
Employment Services Information	13 62 68
Insurance Council Hotline	1300 728 228
Lifeline Telephone Counselling	13 11 14
Fairwork Infoline	13 13 94
Financial Ombudsman Service	1800 337 444
Legal Aid Queensland	1300 651 188
Ipswich City Council	3810 6666
TTY via NRS (Quote 3810 6666)	13 36 77
Office of Fair Trading	13 13 04
Queensland Government Traffic and Travel Information	13 19 40
RACQ Road Conditions	1300 130 595
Relationships Australia	1300 364 277
Residential Tenancies Authority	1300 366 311
Salvo Care Line	1300 363 622
SES	13 25 00
The Insurance Ombudsman Service	1300 780 808
Worker Assistance Hotline	1800 035 749
Energex	13 62 62
Ergon Energy	13 22 96



Somerset REGIONAL COUNCIL

NEWS RELEASE -- 19 January 2011

Flood Clean-up information - Collection of bulk flood damage refuse

Residents are requested to place all flood damaged goods for collection on the footpath in urban areas and as close to the road as possible in rural areas.

Council will continue bulk rubbish collections until Friday 28 January 2011.

Flood damaged goods can also be deposited at the Esk Landfill at no charge up until 28 January 2011. Council transfer stations are open as normal.

Flood clean-up information - Burning of Rubbish

Should residents be intending to burn flood debris, please ensure this is restricted to vegetation only, as burning of other items may release dangerous chemicals and toxins into the atmosphere.

Mosquito and Disease Control.

Residents should ensure that all containers where water might accumulate should be emptied eg pot plant trays etc. This action will reduce the potential for mosquitoes and subsequent mosquito borne diseases.

Donated Items

Large quantities of donated items still remain at the Fernvale State School and Lowood High School Hall. Residents affected by flooding are encouraged to visit these locations to resupply themselves with donated furniture, household items, clothing and foodstuffs.

For further information about this news release, please contact:

Mayor:
Chief Executive Officer:
2 Redbank Street
(PO Box 117)
Esk Q 4312

Councillor Graeme Lehmann
Robert Bain

ST VINNIES OFFERINGS

Flood affected people can access resources including furniture for free from St Vinnie.

People who live in the Brisbane area- call the St Vinnies call centre on 3010 1096

People who live in the Ipswich area - call the St Vinnies call centre on 3812 2055

A person will come to their home and make an assessment of the goods needed. The goods (including furniture) will be delivered to them by truck.

People can also go to a St Vinnies shop and talk to the manager, explaining that they have been in the floods. They can then get resources for free.

Tues 1st Feb 2011

Need help with tax?

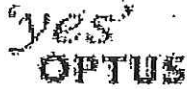
If you have been affected by natural disaster we can help with any concerns you might have about tax, including:

- ☒ fast tracking refunds
- ☒ giving you extra time to pay debts
- ☒ giving you more time to meet activity statement, income tax and other lodgment obligations
- ☒ helping to reconstruct tax records where documents have been destroyed, and make reasonable estimates where necessary
- ☒ helping you if you are experiencing serious hardship.

● MORE INFORMATION

- ☒ visit our website at www.ato.gov.au
- ☒ phone 1800 806 218 between 8.00am and 6.00pm Monday to Friday
- ☒ for assistance with reconstruction of records register on www.ato.gov.au/assistancevisit





Optus increases assistance to customers affected by Queensland floods

12 Jan 2011

Optus has increased its support for customers affected by the Queensland floods by adding new measures to its existing assistance package.

The package includes support for customers that experience financial hardship as a result of the floods and temporary loss of Optus services. Optus is also working with Red Cross to deliver 1,500 Pre-Paid Optus mobile handsets loaded with \$1,000 of credit to assist people affected by the floods in Queensland. These mobile handsets will be provided to residents who no longer have access to telecommunications services, regardless of whether they are an Optus customer, with call credit valid for up to 186 days.

Other measures include:

Extended payment period: Customers experiencing financial hardship as a result of the floods can arrange special extended payment timeframes for their Optus bill by contacting the Optus Financial Services team. In addition, in cases of extreme hardship as a result of property destruction due to the floods, Optus will consider waiving a customer's bill on a case by case basis.

Fees waiver: Customers that incur fees for late payments, service suspension or early service termination as a result of the floods can request to have their penalty fee waived. No reconnection fees will apply for customers that wish to reconnect their services within 12 months.

Free fixed-to-mobile and fixed-to-fixed call diversion: Optus engineers continue to work hard during this period to minimise impact on the Optus network in flood affected areas. Should customers experience a disruption to their Optus fixed home phone service, Optus offers free call diversion to any mobile or fixed number of their choice.

Consumer customers that are eligible for the assistance package can contact Optus Customer Care on 133 937, while SMB customers can contact 133 343.

Optus is also donating over \$500,000 in cash and services to assist the Queensland flood disaster relief efforts. This includes \$200,000 to the Queensland Premier's Flood Relief Appeal, in addition to the \$25,000 pledged through the Harvey Norman fundraising appeal. Optus will also match employee donations to the Flood Relief Appeal dollar for dollar as part of its internal workplace giving program.

Media contact: Kasia Cizak - Optus Corporate Affairs - Tel: (02) 8082 7850

<http://www.optus.com.au/aboutoptus/About+Optus/Media+Centre/QLD+Floods/Optus+increases+assistance+to+customers+affected+by+Queensland+floods>

Message from the Mayor Cr Graeme Lehmann

This Community Recovery Newsletter aims to inform Somerset residents of current issues relating to the recent flooding event, as well as offer helpful advice, contacts and information to assist in the recovery of our region.

I'm happy to say, our region is now in recovery mode and we are working hard towards building a strategy to rebuild the livelihoods and infrastructure of our communities. This will be a long term project and patience from our community is going to be paramount, however we will endeavour to keep you up to date with our progress.

As I have travelled through the Region over the last two weeks, I have been touched by those affected by the floods, and uplifted by the sense of community and coming together of neighbours, friends and strangers in an effort to help each other through this disaster.

Our region has rallied together and donated a lot of food and clothes for those who have been affected by the floods. I would like to thank those who have donated and also encourage those who have been affected to accept the help of others during this tough time by visiting one of the nominated drop-off points.

I am a proud leader within the Somerset Community, a community that is willing to pitch in and help others.

Helpful Phone Numbers -

Somerset Regional Council	5424 4000
State Emergency Service (SES)	13 25 00
Financial Assistance (Flood)	1800 173 349
Centrelink	180 22 66
Power - Energex	13 62 62
Water - Queensland Urban Utilities	13 23 64
Road Closures - Dpt of Main Roads	13 19 40

Public Health and Safety - The safety of our region's residents is paramount; to ensure you stay safe and healthy during flood recovery visit one of the Recovery Centres or www.health.qld.gov.au for information and practical advice from Queensland Health on how to ensure your safety after the floods.

Community Recovery Centres -

Community Recovery Centres offer a number of services to flood-affected residents including, recovery information, personal support, financial assistance and counselling.

LOCATIONS:

ESK CWA HALL

Centre Contact No: 0467 708 358

Open daily 10am - 4pm (Including Australia Day)

LOWOOD HUB

Centre Contact No: 5426 3432

Open daily 9am - 4pm (Including Australia Day)

FERNVALE FUTURES COMPLEX

Centre Contact No: 5427 0200

Open daily 10am - 4pm (Including Australia Day)



Roads Update - Road maintenance crews are working to repair damage to the region's road and bridge network. Works are being prioritised on the basis of accessibility and public safety. Council would like to remind residents to drive according to the conditions and to adhere to traffic signs. The restoration of the region's road network will be a long term task and the patience of road users is appreciated. Report road issues to Council by phone 5424 4000 or email mail@somerset.qld.gov.au

For more information on road conditions and closures visit www.131940.com.au

Clean-up Information - Wheelie bin collection has resumed, however normal collection timetables will vary during the coming weeks. Residents are asked to leave their bin out until it is collected.

Flood debris and household goods damaged as a result of the flood should be placed on the footpath in urban areas and clear of the road in rural areas. Residents with the capacity to transport flood damaged goods are able to dispose of rubbish at the Esk Landfill at no charge.

Power - Residents are reminded that inundated properties require an inspection from a licensed electrician, before power can be reconnected. If you're still experiencing trouble with power, please call Energex on 13 62 62.

Water & Sewerage - Water supply to all areas of Somerset is now restored. The boil water alert for Lowood, Fernvale and Vernor has been lifted; however a precautionary boil water notice remains for the communities of Minden, Brightview, Coolana, Helensvale Estate, Tarampa and surrounding areas on town supply. For more information on water related issues please contact Queensland Urban Utilities on 13 23 64.

Food Supplies - Supermarkets and shops across the region are beginning to receive deliveries and are starting to restock their shelves. Emergency food hampers are available to families affected by the floods at Community Recovery Centres (locations on front page).

How can you help? - Volunteers can register to help by calling Council on 5424 4000. Donated goods including food and clothing are available from the following locations:
Fernvale State School Hall
Esk Recovery Centre, CWA Hall
If you are able to donate cash to the Somerset Flood Appeal please visit www.somerset.qld.gov.au for information.

Financial Assistance - The State Government has a variety of flood assistance programs. For information on eligibility and how to apply, visit a Flood Recovery Centre or www.qld.gov.au/floods

*Wide Bay: Bundaberg, Munduberra, Electra, Maryborough and Gympie.

Central Queensland: Bilbela, Cracow, Emerald, Moura, Rockhampton, Taroom, Theodore and Wowan

Southern Queensland: Allora, Alpha, Boonah, Chinchilla, Condamine, Dalby, Jericho, Killarney, Surat, St George, Warra, Warwick, Woodbine, Mount Sylvia, Tent Hill, Mount Whitestone, Grantham, Withcott, Murphys Creek, Gatton, Helidon, Toogoolawah, Toowoomba, Esk, Oakey, Bundamba, Brassall, Goodna, Ipswich, Mount Crosby, Redbank Plains

Sunshine Coast: Caboolture, Morayfield, Upper Caboolture

Brisbane: Flood affected suburbs including: Albion, Ascot, Brookfield, Bullimba, Charlotte, Chapel Hill, Coorparoo, Darra, Edison, Jamboree Heights, Lutwyche, Moggill, New Farm, Paddington, Pinkenba, Roma St, South Brisbane, Sherwood, Salisbury, Sunnybank, Tingalpa, Toowong, Valley, Wacol, Woolloongabba, Wynnum, Yeronga

Media contact: [REDACTED]

Reference Number: 455A/2010

<http://www.telstra.com.au/abouttelstra/media-centre/announcements/update-to-telstra-assistance-package-for-queensland-customers-affected.xml>

16 April 2011

The Consumer Appeals Service
AAMI
PO Box 14180 Melbourne City Mail Centre
Victoria 8001

Regarding AAMI building insurance claim: [REDACTED]

Dennis Ward & [REDACTED]
[REDACTED] Fernvale 4306

Request for Decision to be reviewed.

- Your decision includes 3 separate events based on the Water Damage Assessment.
- The distinction between dot points one and two are the request for the review.
- Dot point 3 is accepted as is.

Please note: The inundation levels contained the WRM assessment are incorrect.

Grounds for review request.

1. That advice provided by AAMI prior to the event was that the scenario which occurred on the 11 January 2011 would be covered.
2. That the 'unnamed tributary of Ferny Gully' mentioned in the Water Damage Assessment falls within the general definition of 'Drain'.
3. That the Site Inspection by MRM Water & Environment conducted on 3 March 2011 was not comprehensive.
4. That the Water Damage Assessment is flawed and contains assumptions which are not supported by any reference to hydrology modelling. Topography consideration has not been extensive.
5. That supporting evidence (video and photos) supplied was not included in or referenced in the Water Damage Assessment.

Review Request

For the reasons set out in this document, that the WRM Water Damage Assessment be set aside and that the inundation to the inside of the house be approved to 370mm, and shed to 900mm as per supplementary evidence provided to AAMI Wednesday 13 April 2011.

1. Advice provided by AAMI

On the evening of 9 January 2011 at 10:47pm I phoned AAMI on 132244 to discuss Stormwater coverage, and in particular obtain clarification of coverage under the heading of "What we cover – insured events" and "You are not covered".

This call resulted from a review of the Home and Contents Policy Product Disclosure conducted by myself on the evening of 9 January. The trigger for the review of the PDS was;

- the high rainfall on the day of Sunday 9 January that had seen increased runoff due to the saturation of the ground.
- the Premiers Flood Appeal broadcast on TV, Sunday 9 January. During the broadcast there was regular advertising from Suncorp Insurance. It prompted us to check our AAMI PDS.

At first I spoke to an AAMI employee on the General Insurance line. I described the situation with the water that runs through pipes under the road and into the reserve to the west of our property, and that due to the limited capacity of the pipes, that there was a possibility of the water running over the road and flooding our property. The lady advised me that I should be covered, but suggested that she put me through to a claims officer as they would be in a better position to advise.

I then repeated the scenario with the claims person who confirmed that we would be covered if water was unable to pass through the drain pipes, and flowed over the road into our property.

During the call I was advised that the computers were down at this time. From conversations with AAMI staff following the call on the 9th January I was informed that no notes were put on my file regarding the enquiry.

If we had not been covered for the scenario our intent was to change Insurer.

Telstra phone records for this period shows a call made to AAMI of 13minutes 33 seconds.
(Appendix A)

2. That the unnamed tributary falls within the general definition of a drain.

Please note, the PDS does not include a definition of drain.

drain/drān/

Noun: A channel or pipe carrying off surplus liquid, esp. rainwater or liquid waste.

Verb: Cause the water or other liquid in (something) to run out, leaving it empty, dry, or drier.

trib-u-tar-y/tribyə,terē/Noun

1. A river or stream flowing into a larger river or lake.

The “unnamed tributary” detailed in the assessment is described as having “ a channel with defined bed and banks in the vicinity of the property”. The below photo shows that the unnamed tributary is nothing more than a “spoon” drain. The reserve and drain is fully grassed and maintained by council with regular slashing by tractor. It is usual dry land.

This feature is not marked as a tributary on council maps, in fact it is not marked on any maps that I have seen.

The primary purpose of this drain is to remove water from the drain that runs on the south side of the Brisbane Valley Highway towards Brouff Rd and beyond to the school. Work was done on the section of drain between Brouff rd and drain pipes to improve flow in October 2010.

█ states that “However, upstream of the Brisbane Valley Highway the channel is poorly defined”.

The reason for this is that the drain was put in place when the highway was raised, and is there to drain water from one side of the highway to the other. The land on that side of the highway is used for grazing of beef cattle. It is relatively flat at the point of the highway and there is no channelling or definition and certainly there is nothing there to suggest a tributary. The flatness of this land means that it has a tendency to retain water.

Picture of drain adjacent to property. Drain is grassed and was slashed by council Thursday 14/4.



3. That the Site Inspection by MRM Water & Environment conducted on 3 March 2011 was not comprehensive.

Prior to the site inspection, I spoke to Samantha within AAMI's flood assessment team on Tuesday 22/2/11. Samantha informed me at that time that they had the assessors report and detailed the contents of the report with me. She stated that the claim was still pending a general hydrology report.

Samantha stated that the reason for the hydrology report was determine the percentage of inundation caused by the first event which was covered, and that of the second event which was not covered. I understood that explanation.

Samantha called me back shortly after to advise that a site specific report was to be completed. There was no mention of the first event being broken into "Storm" or "Flood" components.

Site Inspection

I made myself available to [REDACTED] on the 3rd of March 2011. I needed to take the day off from work for this appointment as [REDACTED] insisted that she needed to meet with me at 12 midday. [REDACTED] was 15 minutes late for this appointment.

The majority of the time on the property was spent in the house detailing the events listed in the report and taking photos inside the house. No more than a couple of minutes was spent outside of the house discussing the events, water flow etc.

At no stage during the discussion did [REDACTED] give any indication that the report would be breaking the Storm event into 2 components. If she had I would have been able to show her evidence on the property of the direction of water flow.

In the interview I did mention the damage caused to Brouff rd, and the Rail trail, but neither of these points have made it into the report. The damage in both instances left large amount of gravel in the direction of our property, indicating direction of water flow.

4. That the Water Damage Assessment is flooded and contains assumptions which are not supported by any reference to hydrology modelling. Topography consideration has not been extensive.

assessment includes the following information in paragraph 3.

“Based on the available topographical information, the catchment originates on the south-western side of the Brisbane Valley Highway and drains directly across the highway to the subject property.”

We are in total agreement with statement, however has not expanded on this in the assessment and has instead focused on Ferny Gully and unnamed tributary. This is a crucial oversight in the report.

Appendix B View 1 shows elevations in the immediate catchment referred to by Sarah. As can be seen the storm water flow off this area would be significant. In fact, the area immediately opposite our property is the lowest point in the catchment. The change in vegetation at the low point can also be seen from the Google Earth image.

Our observations and that of others on the day was that the volume of water coming into this catchment area was so large that it simply flowed across the road into our property.

In addition to this;

- Storm water ran down Brouff Rd, before breaking out in a number of points directing water to the catchment opposite our property and onto our land.
- The volume and velocity of the storm water coming from further up the catchment meant that water went over the Rail Trail and broke through in a number of places causing significant damage. Again the gravel trail points in the direction of our house. One of these points is some 500 meters from Ferny Gully.
- Ferny Gully runs in a North East direction. As a result of this Ferny Gully moves further East of our property the further it goes from the highway. Houses on the East side of Nardoo St, that back onto Ferny Gully sustained nil, or minimal inundation during the Storm event. See Appendix B - View 3 for location of Ferny Gully relative to our property.
- Building Materials stored in the South-east corner of the property were trapped in the entrance gate and fencing on the East boundary of the property, and in the neighbours yard on Eastern boundary. These materials were trapped in the fencing by the force of water and did not move with the later flood event. See Appendix D

Appendix B - View2 shows my assessment of water flow as evidenced by damage occurred on Rail Trail, Brouff rd, and observations of the event.

does not reference any modelling done in determining her conclusion. In the section of “Findings” first heading is “Comments”. In the section lists what she sees as relevant facts. And as mentioned, does not list or discuss the topography features such as elevations, ground saturation, the Rail Trail or Brouff rd.

The next section in the heading of findings is headed “Conclusion”. Nowhere in the Water Damage Assessment document does provide an actual hydrology assessment that explains what the volume of water would have been coming down in these areas, where the water would have flowed and how the water would have entered my property according to her findings.

Her "Conclusion" lists four points. I can only gather that this is an opinion as the assessment method or model used to determine this is missing from the assessment document.

██████████ has not included in her assessment any details to indicate the accuracy of the assessment. Hydrology can be influenced by many variables, none of which are listed in the assessment.

5. **That supporting evidence (video and photos) supplied was not included in or referenced in the Water Damage Assessment.**

██████████ viewed this video during the inspecting and asked for a copy to be emailed to her as she stated "her boss would be very interested in viewing this as other claims were being assessed in the area".

In addition to the video, 17 photos were sent to ██████████ on the 13th March 2011.

The photos shown to and sent to Sarah included the photos of the damage of the Rail Trail. As mentioned, the Rail Trail is not mentioned in the report at all.

Supplementary Evidence

I was advised by phone on Tuesday 13 April, that the claim had been approved by that the inundation was assessed as being only 100mm in the house and shed.

On Wednesday 14 April, I resent the video to AAMI in 3 parts to improve the definition. I also sent through a PowerPoint file containing photos and showing the level of flooding caused by the 2 events to support my claim.

At this stage I was under the impression that the assessment was saying that the storm had only resulted in an inundation of 100mm, and that the remainder was accounted for by the second event that occurred that evening. I was not aware that the assessment of the storm had been broken into two components, Storm and Flood, in fact this thought had never entered my mind.

Summary

The event of the morning 11 January 2011 was a very large storm and that the volumes of rain that fell at the peak had an ARI of greater than 100 years.

That the report from WRM Water & Environment does not provide any evidence that suggests that first event was not **Storm and Rain water runoff**.

That the conclusion states that the "inundation was caused by Storm Water runoff and flood water escaping and overflowing from Ferny Gully and its unnamed tributary" is unsupported by any modelling or assessment.

That the report, whilst mentioning topography, does not investigate any other topography factors other than the 2 "water courses". Elevations, ground saturations, roads, and the Rail Trail were ignored.

That relevant details discussed with Sarah were left out of the report and photos and video were not passed onto AAMI as part of the Water Damage Assessment.

That the "unnamed tributary" is a drain. As understood by the general public (in the absence of a definition within AAMI's PDS).

Dennis Ward

Mobile: [REDACTED]

Appendix A

Telstra Phone account Jan 2011

Item	Service Number	Call / Usage type	Date	Time	Origin	Place	Number	Alias	Rate	Duration (hh:mm:ss)	\$	Caller Group
297fpm74		Calls to 13 Numbers	9-Jan	10:47 PM	One3 - 6 digit	7132244			0.3	13:33	0.3	(unallocated)
2944jwQ3		Calls to Non-Telstra Mobiles	14-Dec	10:23 AM					Everyday	0:21	0.63	(unallocated)
2944jws3		Calls to Non-Telstra Mobiles	14-Dec	11:10 AM					Everyday	11:21	4.59	(unallocated)
292jr2j5		Calls to Non-Telstra Mobiles	14-Dec	6:14 PM					Everyday	0:04	0.63	(unallocated)
294Mdd9c3		Calls to Non-Telstra Mobiles	16-Dec	7:23 AM					Everyday	0:02	0.63	(unallocated)
28w5xb24		Calls to Non-Telstra Mobiles	16-Dec	9:46 AM					Everyday	3:53	1.89	(unallocated)
294zWf63		Calls to Non-Telstra Mobiles	16-Dec	11:12 AM					Everyday	1:44	1.17	(unallocated)
28wslqg4		Calls to Non-Telstra Mobiles	17-Dec	4:01 PM					Everyday	0:03	0.63	(unallocated)
293m4k25		Calls to Non-Telstra Mobiles	17-Dec	5:52 PM					Everyday	0:33	0.81	(unallocated)
28n2Qm6		Calls to Non-Telstra Mobiles	8-Jan	9:33 AM					Everyday	0:24	0.63	(unallocated)
28n2Qn6		Calls to Non-Telstra Mobiles	8-Jan	10:01 AM					Everyday	0:58	0.81	(unallocated)
28w5xb34		Calls to Telstra Mobiles	16-Dec	9:54 AM					Everyday	2:48	1.53	(unallocated)
296MpdS4		Calls to Telstra Mobiles	7-Jan	11:44 AM					Everyday	0:22	0.63	(unallocated)
29f6wI3		Calls to Telstra Mobiles	10-Jan	9:08 PM					Everyday	0:11	0.63	(unallocated)
2944jwq3		Local Calls	14-Dec	10:22 AM	Fernvale	Fernvale				0:01	0.18	(unallocated)
2944jwr3		Local Calls	14-Dec	10:53 AM	Fernvale	Fernvale				0:27	0.18	(unallocated)
294h8bx3		Local Calls	15-Dec	10:43 AM	Fernvale	Brisbane				0:10	0.18	(unallocated)
28dmm3y6		Local Calls	15-Dec	5:30 PM	Fernvale	Borallon				3:32	0.18	(unallocated)
28dmm426		Local Calls	15-Dec	5:47 PM	Fernvale	Fernvale				0:01	0.18	(unallocated)
28dmm436		Local Calls	15-Dec	5:47 PM	Fernvale	Borallon				2:56	0.18	(unallocated)
28dmm446		Local Calls	15-Dec	5:51 PM	Fernvale	Fernvale				1:55	0.18	(unallocated)
28dmm456		Local Calls	15-Dec	5:53 PM	Fernvale	Borallon				27:12	0.18	(unallocated)

292vfrm5	Local Calls	15-Dec	7:00 PM	Fernvale	Fernvale	0:11	0:18	(unallocated)
294nmhv3	Local Calls	15-Dec	8:26 PM	Fernvale	Fernvale	0:09	0:18	(unallocated)
28wMhbw4	Local Calls	17-Dec	8:43 AM	Fernvale	Fernvale	3:26	0:18	(unallocated)
28wMQy54	Local Calls	17-Dec	9:57 AM	Fernvale	Esk	2:50	0:18	(unallocated)
28wMQy64	Local Calls	17-Dec	10:03 AM	Fernvale	Fernvale	0:05	0:18	(unallocated)
293m4jy5	Local Calls	17-Dec	5:34 PM	Fernvale	Brisbane	8:10	0:18	(unallocated)
2972gQx4	Local Calls	8-Jan	6:39 PM	Fernvale	Fernvale	8:36	0:18	(unallocated)
2972gQy4	Local Calls	8-Jan	6:48 PM	Fernvale	Fernvale	0:39	0:18	(unallocated)
29bxh9m5	Local Calls	9-Jan	4:00 PM	Fernvale	Fernvale	0:20	0:18	(unallocated)
29bxmVj5	Local Calls	9-Jan	4:53 PM	Fernvale	Fernvale	5:11	0:18	(unallocated)
297hx8b4	Local Calls	10-Jan	9:01 AM	Fernvale	Fernvale	0:39	0:18	(unallocated)
297hx8c4	Local Calls	10-Jan	9:12 AM	Fernvale	Fernvale	0:15	0:18	(unallocated)
297hx8d4	Local Calls	10-Jan	9:13 AM	Fernvale	Lowood	0:33	0:18	(unallocated)
28M6s6x6	Local Calls	10-Jan	1:20 PM	Fernvale	Fernvale	1:56	0:18	(unallocated)
29cbksz5	Local Calls	10-Jan	3:00 PM	Fernvale	Fernvale	0:51	0:18	(unallocated)
29cbksv5	Local Calls	10-Jan	3:06 PM	Fernvale	Fernvale	0:43	0:18	(unallocated)
2975wn4	Local Calls	10-Jan	7:45 PM	Fernvale	Brisbane	25:59	0:18	(unallocated)
28w5x9x4	STD Calls	16-Dec	9:44 AM	Fernvale	Dunkeld	0:15	0:55	(unallocated)
28w5x9y4	STD Calls	16-Dec	9:46 AM	Fernvale	Mornington	0:01	0:55	(unallocated)
299M73i5	STD Calls	5-Jan	9:36 AM	Fernvale	Dunkeld	8:09	2	(unallocated)
2969cfx4	STD Calls	6-Jan	10:30 AM	Fernvale	Brisbane	1:28	0:75	(unallocated)
29b7djc5	STD Calls	6-Jan	9:35 PM	Fernvale	Brisbane	0:49	0:65	(unallocated)
28M4tqM6	STD Calls	10-Jan	9:38 AM	Fernvale	Brisbane	0:18	0:55	(unallocated)
28M4tqp6	STD Calls	10-Jan	9:40 AM	Fernvale	Brisbane	4:11	1:35	(unallocated)
297pMmz4	STD Calls	10-Jan	6:59 PM	Fernvale	Brisbane	3:03	1:15	(unallocated)



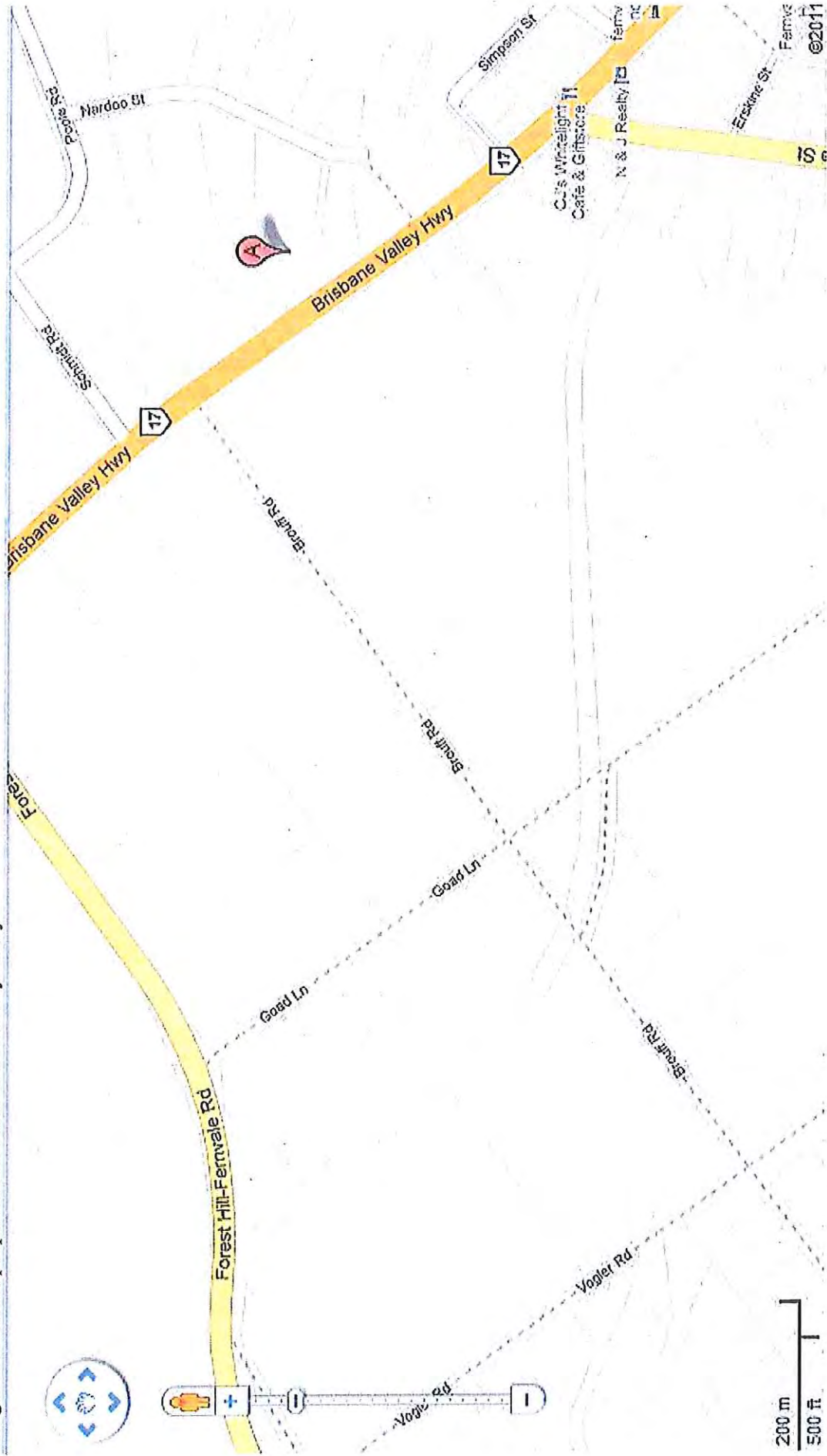
Appendix B
Google Earth – View 1 (Altitude 1.07km) Elevations shown



Google Earth – View 2 (Altitude 2.69km) Elevations shown



Appendix B – View3
Google view show properties and location of Ferry Gully



Appendix C

View of Rail Trail just above Ferny Gully. Significant damage done by water running down beside Trail. Marked on Google Earth View1 with X.



View of Rail Trail damage at location marked on View1 with X.



View of Rail Trail damage at location marked on View1 with **X**. Looking towards our property in the centre of the photo in the distance.



Another angle of damage from View1 point **X**.

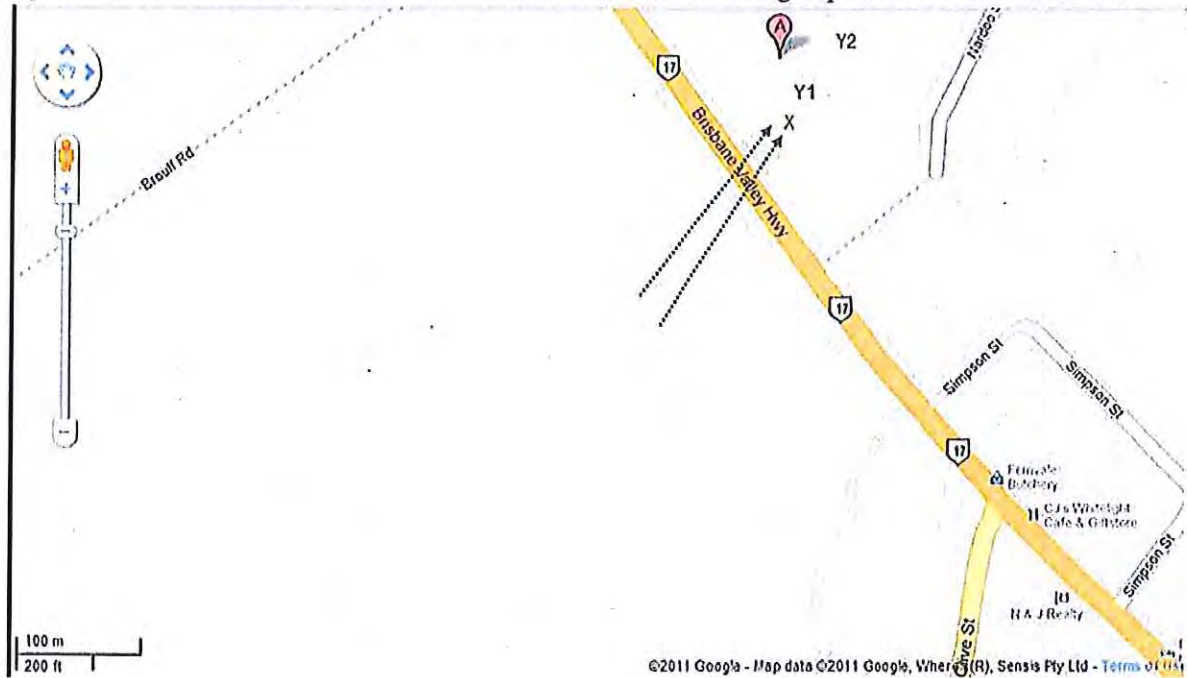


View of damage at other points of Rail Trail



Appendix D

Building materials stored in position "X" were located in position Y1 and Y2. Arrows indicate required direction of Storm Water flow to result in materials being deposited in these locations.



Picture of building materials caught in fence after Storm in position Y1.



CONSUMER APPEALS SERVICE

17 May 2011

████████████████████
Mr Dennis John Ward
████████████████████
FERNVALE QLD 4306

Dear ██████████ & Mr. Ward,

Re ██████████

Thank you for your patience whilst I have been reviewing your dispute regarding the above claim.

As previously advised it is my role as Dispute Resolution Officer to review your complaint in accordance with AAMI's Internal dispute resolution process.

The Policy

The claim has been lodged under AAMI's Home Buildings and Contents Insurance Policies (the policy).

The policy booklets explain (in summary) that you are covered for loss or damage caused by storm and rainwater, but not damage caused by flood.

The Claim

You lodged a claim with AAMI on 12 January 2011 for water entry at your property.

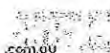
You were subsequently advised AAMI would consider the matter, as whilst damage caused by storm and rainwater was covered by the policy, damage caused by flood was not.

After conducting investigation into the matter, AAMI sent you a letter dated 8 April 2011 stating it considered three separate events occurred at your property over 11 and 12 January 2011. AAMI believed the first of those events constituted stormwater runoff inundation and agreed to cover damage attributed to this, which it accepted was to an internal height of 100mm above floor level. However, AAMI considered the other two events were floodwater inundation and declined to cover any damage attributed to these.

You have made a submission to my office and requested the settlement offer be revised to 370mm above floor level inside your home and to 900mm to the

Consumer Appeals Service

PO Box 2444 North Melbourne, VIC 3048. Tel: 1300 300 300. Fax: 03 9417 2000. Email: consumer.appeals@ammi.com.au
Tel: 1300 1 800 004. Fax: 03 9417 2000. Email: consumer.appeals@ammi.com.au
www.ammi.com.au



shed, based on the evidence you compiled and submitted.

My Decision

Thank you for your patience whilst I have read and considered all of the available material on your file.

The AAMI Home Building and Contents policies provide cover for loss and damage caused by storm and rainwater, but specifically provides that loss or damage caused by flood is not covered. I accept that this is clearly set out in the policy booklet on pages 11 and 19 respectively.

I have reviewed the reports AAMI considered and whilst I understand the basis of its current settlement offer, I believe there are sufficient doubts surrounding the evidence it has relied upon to warrant its revision.

Accordingly, I can advise the settlement offer has now been increased to meet your request damage to a height of 370mm above floor level inside the house and to a height of 900mm for the shed be covered under your claim as being the result of stormwater runoff. However, damage above these heights will not be covered, as I am satisfied the evidence to hand supports that it was attributed to floodwater.

I have now returned your file to AAMI's Claims department so contact can be arranged with a view to progressing the claim to settlement stage.

My decision represents AAMI's final decisions in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). AAMI is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [REDACTED]

Yours faithfully,

[REDACTED]
Dispute Resolution Officer

Questionnaire Insurance:

1. Personal Details

1.	Full Name – Dennis Ward
2.	Current Address – [REDACTED] Fernvale
3.	Date of birth – [REDACTED]
4.	Contact Telephone Numbers [REDACTED]
5.	Occupation – Manager
6.	Have you made an insurance claim with respect to the 2010/11 floods? If so, with who? What is the status of that claim? Yes, AAMI, settled

2. Insurance Details:

7.	What property was your insurance policy for? ie Home/contents/business, or a combination of any of these. Home
8.	Where is the property located? [REDACTED] Fernvale
9.	Do you have a copy of your Insurance Policy? (Provide the same) Yes, standard AAMI PDS
10.	When did you take that policy out? Approx 18years ago

11. Have you at any time before making a claim had a conversation with the insurer or the broker about whether the policy covered flood? If so, please set out the details of this conversation?

I spoke to AAMI on the evening of the 9th of January to discuss flooding scenario and in particular a possible storm scenario that did eventuate on the morning of 11 January. 2 different people assured me I would be covered.

Flooding from the Brisbane river was not discussed as I didn't think this scenario was possible given the role of Wivenhoe Dam was to play in flood mitigation. I was wrong in my assumption.

12. Were you provided with a copy of the policy in writing? When? Were you provided with the policy disclosure documents? (If so please provide a copy) When?

Yes, each year we receive a copy of the PDS.



Yes

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

Storm means violent wind (including a cyclone or tornado), thunderstorm or a heavy fall of rain, snow or hail.

No

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, steel gutter, guttering or surface.

The cost of cleaning or clearing debris from any pool or spa.

Damage or loss caused by water seeping into or otherwise entering your building due to:

a defect or fault in the design, structure or construction of your building where you could reasonably be expected to be aware of the defect or fault;

building alterations, renovations or additions.

Damage or loss caused by fire where your building has not been otherwise damaged by storm.

Theft - by persons who are not living with you.

Thunderbolt and lightning

3. Insurance Claim/s: This part of the questionnaire is aimed at getting from you an understanding of how your insurance claim was dealt with.

13.	When did you make the insurance claim? (Copy of claim/quotes etc)
	12 January, from friends house where we had evacuated to.
14.	How did you make that claim? (Person/Phone/Internet/Broker)
	By mobile phone when I could eventually get through.
15.	Were you encouraged or discouraged from making the claim?
	neither
16.	What advice were you given by the person you spoke to at the insurance company regarding your claim? Do you have that advice recorded any where?
	That they would get an assessor to us as soon as they could
17.	Did an insurance assessor attend your property? (How long after you lodged your claim did they take to respond)
	Initial assessor visit was 3 weeks after flooding. This was after I had called AAMI on at least 3 occasions to find out when we would see an assessor. We were generally transferred through to another state as the Brisbane office had been flooded and capacity was reduced. The staff said they could not help us, just make notes that we had called. The assessor that did eventually come was not from AAMI and basically added little value to the process.
18.	What method of contact did the insurer use to contact you? Personal/phone etc.
	Phone, but generally me calling them.
19.	Was the claim settled to your satisfaction?
	The claim was not settled until the end of July after a hydrologist assessment, internal review and a lot of delays and weekly calls to AAMI. We got the outcome we wanted, but only after a lot of angst.

4. Performance of Insurer:

20. How would you describe the performance of your insurer?

Pitiful. Not at any stage did they go out of their way to assist us.

21. Did you have any trouble contacting your insurer when inquiring or lodging a claim? If so how long did it take?

At first we would wait for approx an hour to speak to someone. Then I got a direct number and wait times were shorter, although I would keep getting different people.

22. Did your insurer keep you informed as to the progress of your claim? How/Time Frames?

No, we had to keep ringing them and at no stage would they commit to a timeframe. Even when they had the hydrologist report it took over a month for them to advise of a decision, and this was only because I got upset with them when told, "that it was with a manager for decision, and she would have to walk over there to find out what was happening, and the person wasn't even in"
I advised them they called call me on my mobile, which they did that day.

5. General matters:

23. Have you made any complaint against your insurance company in relation to management of a claim arising from the 2010/11 floods? If so, When, Who did you complain to? Nature of the complaint?

Yes, to the financial ombudsman's office. I was surprised and disappointed at the time to find out the insurer then had 28 days to finalise the claim. Even though the claim had been going for 4-5 months at that stage.

24. Has your complaint been finalised at this time? If so what was the outcome of your complaint? If not, at what stage is the matter at?

Complaint was finalised as settlement was achieved through my own efforts.

The Financial Ombudsman did come to Fernvale and meet with individual residents to discuss issues. This was appreciated by the community.

6. Other Matters Insurance:

25. Are there any other matters relating to Insurance you wish to discuss?

I would have expected AAMI to perform much more professionally and I will look to change insurance company asap. Which I can now do as 8 months after the flood, the house is now back to a normal viable state.

The accountability and performance of hydrologists. I have attached my view request which details the issues I had against AAMI and the hydrologist. Insurance companies appeared to be able to get the support they needed from hydrologists and I reviewed a number of hydrologist reports and found that the language used in these reports matched that contained within the insurance companies PDSs.

Hydrologists made assumptions and modelling was not evident. Some insurance companies used the general report commissioned by the Insurance council which clearly stated that in the Fernvale area, individual hydrologist assessments needed to be done as a number of events had occurred and contributed to flooding.

The hydrologist report completed on our property, consisted of a 30 minute interview and a few photographs. The report was 3 pages in total and ignored details I had provided. Evidence such as the video that was viewed in the initial commission hearings was not even mentioned even though a copy had been sent to the hydrologist. The hydrologist had not forwarded this to the insurance company.

I was upset that AAMI had accepted the hydrologist report, and then acted on it. I would expect they would have training to identify a report that was inadequate and as they finally concluded after an extensive review and another months delay "contained an element of doubt".

A larger hydrologist assessment commissioned by the Somerset Regional Council supported the view that I had formed.

26. Is there anything further you wish to add?

27. Is there anything further you believe could be done to enhance the performance of insurers in relation to possible future natural disasters? (eg disclosure documents being made simple)

Insurance documents need to be made simpler and consistent terminology used that is clearly defined.

There should be a code of practice that requires insurance companies to maintain contact with the client on a

regular basis, not the other way around.

The code of practice should include timeframes.

Staff need to have adequate training to determine if supporting evidence (ie hydrologist reports) are adequate and not just take them on face value.

The role of an Assessor needs to be clear and not just a tick and flick process, that proved to be a waste of time.

The National Disaster Insurance Review

The National Disaster Insurance Review (NDIR) has been set up by the Commonwealth Government to look into disaster insurance arrangements. The Commonwealth's review is looking, in particular, at the systemic questions of how disaster insurance should operate generally. Some of the information you give to the Queensland Floods Commission of Inquiry might be relevant to the NDIR. Please indicate if you consent to the Queensland Floods Commission of Inquiry providing your information to the NDIR. If you consent please indicate if you wish the NDIR to treat your information as confidential. (Please note that provision of the information you have provided to the NDIR does not mean that the NDIR will be investigating your individual case. Rather, the information is being provided to the NDIR as being of potential relevance to the general systemic issues they are considering.)

I consent to the Queensland Floods Commission of Inquiry providing my information to the National Disaster Insurance Review.

I want the NDIR to treat my information as confidential.

I do not consent to the Queensland Floods Commission of Inquiry providing my information to the National Disaster Insurance Review

The answers that I have given in response to this Questionnaire are true and correct to the best of my knowledge.

Dennis Ward

.....14/...9.../...2011...
Signature Date

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