

[REDACTED]

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From: [REDACTED]  
Sent: Tuesday, 19 April 2011 11:14 AM  
To: [REDACTED]  
Subject: FOS Flood definition

Hi Rose-Marie

You contacted me yesterday about two IDR letters sent by [REDACTED]

Details:

Letter dated 11 March 2011  
Policy Holder [REDACTED] & [REDACTED]  
Policy Number [REDACTED]  
Claim Number [REDACTED]

Letter dated 1 March 2011  
Policy Holder [REDACTED]  
Policy Number [REDACTED]  
Claim Number [REDACTED]

The matter was discussed with the IDR case manager Alana Falls, and she has been directed to remove any reference to FOS in respect to a FOS flood definition in her letters.

The matter as I understand it was particular to that case manager and not a CGU template letter.

Kind regards,

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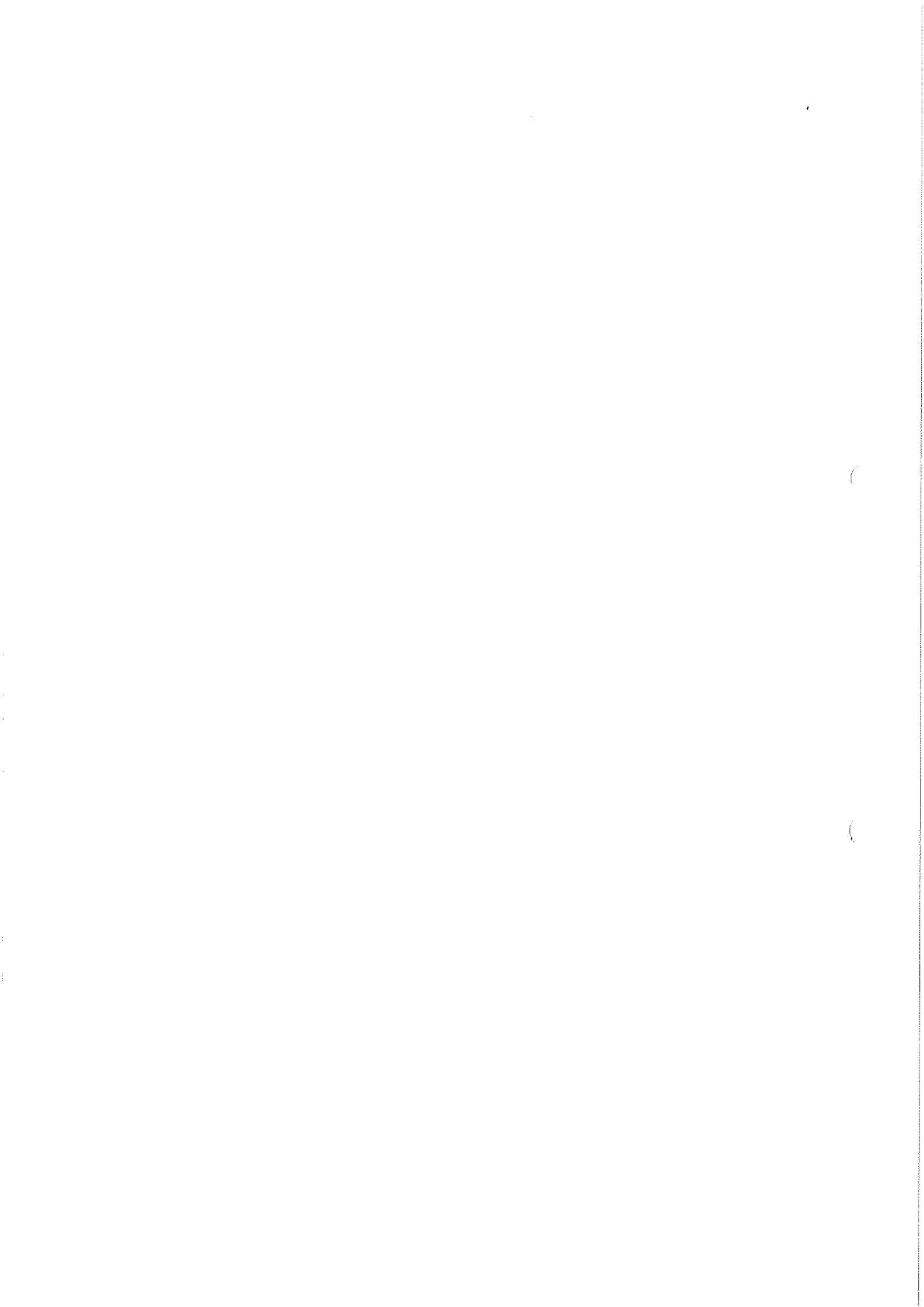
[REDACTED]  
Compliance Manager, Technical Services  
CGU Insurance

T [REDACTED] (xtn 38411)  
M [REDACTED]  
E [REDACTED]

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[REDACTED]

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**From:** Rose-Marie Galea [RGalea@FOS.org.au]  
**Sent:** Tuesday, 19 April 2011 3:21 PM  
**To:** Robert Tohill  
**Subject:** RE: FOS Flood definition

Hello Rob

Thank you for your email and for speaking with me this afternoon.

I note that you have discussed this matter with Ms Falls and that she has been directed to remove all references to FOS having a definition of flood.

This afternoon you informed me that there are 4 matters where Ms Falls incorrectly made reference to FOS and the courts using a definition of flood that is also used by CGU, including the 2 matters noted below which are currently with FOS.

As discussed, please notify the remaining 2 customers without delay that (i) CGU was mistaken when it stated that FOS (and the courts) use a definition of flood that is also used by CGU and (ii) that FOS does not have a definition of flood. Please notify me when this has been done, and provide me with a copy of the template letter used to notify the affected customers for FOS' records.

I look forward to hearing from you shortly – please don't hesitate to contact me if you have any queries.

Thank you.

Kind regards

[REDACTED] | Manager - Systemic and Code Review Team, General Insurance  
Financial Ombudsman Service Limited  
P: [REDACTED] | Toll Free: 1300 78 08 08 | [www.fos.org.au](http://www.fos.org.au)  
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**From:** [REDACTED] [mailto:[REDACTED]]  
**Sent:** Tuesday, 19 April 2011 11:14 AM  
**To:** [REDACTED]  
**Subject:** FOS Flood definition

Note: This e-mail is subject to the disclaimer contained at the bottom of this message.

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Hi [REDACTED]

You contacted me yesterday about two IDR letters sent by [REDACTED].

Details:

Letter dated 11 March 2011

Policy Holder [REDACTED]

Policy Number [REDACTED]

Claim Number [REDACTED]

Letter dated 1 March 2011

Policy Holder [REDACTED]

Policy Number [REDACTED]

Claim Number [REDACTED]

The matter was discussed with the IDR case manager [REDACTED], and she has been directed to remove any reference to FOS in respect to a FOS flood definition in her letters.

The matter as I understand it was particular to that case manager and not a CGU template letter.

Kind regards,

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██████████  
Compliance Manager, Technical Services  
CGU Insurance

T ██████████ (xtr ██████████)  
M ██████████  
E ██████████

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[REDACTED]

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**From:** [REDACTED]  
**Sent:** Friday, 29 April 2011 9:08 AM  
**To:** [REDACTED]  
**Subject:** RE: FOS Flood definition  
**Attachments:** Correction letter.doc

H [REDACTED]

As requested, attached is the template letter that went out to those who received letters which had misinformation about a FOS definition of flood.

Thank you.

Kind regards,

---

[REDACTED]  
Compliance Manager, Technical Services  
CGU Insurance

T [REDACTED] (xtn [REDACTED])  
M [REDACTED]  
E [REDACTED]

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**From:** [REDACTED] [mailto:[REDACTED]]  
**Sent:** Tuesday, 19 April 2011 3:21 PM  
**To:** [REDACTED]  
**Subject:** RE: FOS Flood definition

Hello [REDACTED]  
Thank you for your email and for speaking with me this afternoon.

I note that you have discussed this matter with Ms [REDACTED] and that she has been directed to remove all references to FOS having a definition of flood.

This afternoon you informed me that there are 4 matters where Ms [REDACTED] incorrectly made reference to FOS and the courts using a definition of flood that is also used by CGU, including the 2 matters noted below which are currently with FOS.

As discussed, please notify the remaining 2 customers without delay that (i) CGU was mistaken when it stated that FOS (and the courts) use a definition of flood that is also used by CGU and (ii) that FOS does not have a definition of flood. Please notify me when this has been done, and provide me with a copy of the template letter used to notify the affected customers for FOS' records.

I look forward to hearing from you shortly – please don't hesitate to contact me if you have any queries.  
Thank you.

Kind regards

[REDACTED] | Manager - Systemic and Code Review Team, General Insurance  
Financial Ombudsman Service Limited  
P: [REDACTED] | Fax: [REDACTED] | Toll Free: 1300 78 08 08 | [www.fos.org.au](http://www.fos.org.au)  
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**From:** [REDACTED] [mailto:\[REDACTED\]](mailto:[REDACTED])  
**Sent:** Tuesday, 19 April 2011 11:14 AM  
**To:** [REDACTED]  
**Subject:** FOS Flood definition

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H [REDACTED]

You contacted me yesterday about two IDR letters sent by [REDACTED]

Details:

Letter dated 11 March 2011

Policy Holder [REDACTED]

Policy Number [REDACTED]

Claim Number [REDACTED]

Letter dated 1 March 2011

Policy Holder [REDACTED]

Policy Number [REDACTED]

Claim Number [REDACTED]

The matter was discussed with the IDR case manager [REDACTED], and she has been directed to remove any reference to FOS in respect to a FOS flood definition in her letters.

The matter as I understand it was particular to that case manager and not a CGU template letter.

Kind regards,

---

[REDACTED]  
Compliance Manager, Technical Services  
CGU Insurance

T [REDACTED]  
M [REDACTED]  
E [REDACTED]

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