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DLA Piper File Note

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Transcript of call centre recording

Consultant	[...?] claims. This is [REDACTED] Thank you for waiting. How can I help you? [00.05 to 00.27 - background music] Hi, this is [REDACTED] from NRMA, how are you?
Customer	Hi, I am pretty good considering the circumstances. How are you going?
Consultant	Good thank you.
Customer	Good. Okay, I have a contents policy with NRMA and my house is completely under water or in an hour it's going to be completely under water.
Consultant	Oh okay.
Customer	Um I've never made any sort of insurance claim before ever. I have no idea what to do.
Consultant	Okay.
Customer	So.
Consultant	All right, and who am I speaking to?
Customer	My name is Sharon Campbell.
Consultant	Okay Sharon. Do you know your policy number, number at all?
Customer	I do. This very nice lady on the general line gave it to me.
Consultant	Oh cool.
Customer	H O M.
Consultant	Yep.
Customer	[REDACTED]
Consultant	Yep.
Customer	[REDACTED]
Consultant	Yep.

Customer	[REDACTED]
Consultant	Okay, what's your residential address?
Customer	It is [REDACTED] Bridge Street in Redbank Queensland 4301.
Consultant	And what's your date of birth as well?
Customer	[REDACTED]
Consultant	Okay and this is obviously in relation to the Queensland floods?
Customer	Yea.
Consultant	Okay.
Customer	Last - last night at 11 o'clock it was up to my knees and now it's pretty much over my roof so.
Consultant	Oh my gosh. Okay, and where are you now?
Customer	My neighbours. I was actually, I was planning to stay because apparently I'm an idiot, but my neighbours knocked on my door when they were leaving and they said, we're going, do you want to come with us and I said yea, and their Mum lives actually in the same suburb but uphill and so they took me in, me and my three cats.
Consultant	My God.
Customer	And now the flood water completely surrounded us so we can't, we can't go anywhere but we're safe and dry so.
Consultant	Oh good.
Customer	[2.03].
Consultant	All right, well I'll need to ask you a couple of questions.
Customer	Absolutely yup.
Consultant	Where has the water come from that has entered your property?
Customer	Um I think it's come from the Bremer River because of the overland flow from the rainfall.
Consultant	[2.17].
Customer	I think it's Bremer B R E M E R? That sounds right. I hate the river, I hate it, so I

	can't remember its name now.
Consultant	Okay, and it entered from the, like the under your door?
Customer	It's come under the doors and through the window frames, and and I, I, I'm guessing that's how it, how it comes in.
Consultant	Okay.
Customer	I left thank goodness.
Consultant	Do you when it, when it entered your property, the approximate day?
Customer	Yes. It entered the, what what day is it today? I have no idea. Is it the 12 th today?
Consultant	Yes.
Customer	Okay so it was the 11 th of January at approximately 10pm last night.
Consultant	Okay, obviously all your contents is damaged?
Customer	I guess, including my library of 3,000 books which is upstairs in a drawer and I'm trying really hard not to think about it because there's no getting that back.
Consultant	Okay [3.17].
Customer	Sorry.
Consultant	No no no it's ... devastating.
Customer	Yea. But I my my cats are out and that's okay.
Consultant	All right now, I've looked at your policy. Now I just need to, we can lodge a claim for you but for consideration. I.
Customer	Yea, I was going to say, is it is it, is it worth doing now? I don't have lists of anything. I don't have photo - I have nothing except my cats and I've.
Consultant	Yea.
Customer	[3.47] see the [3.48] closed.
Consultant	I'll explain to you. Um I need to advise you that your policy does not cover for flood damage, however we are in the process of assessing all these claims and lodging them for consideration only.
Customer	[4.00].

Consultant	I'll like we'll review your specific situation and a home assessor will be appointed to attend your property. The assessor will be in contact with you shortly to arrange a visit as soon as they can access your area.
Customer	Yea, it's not going to be accessible till probably Saturday.
Consultant	Yea so we need to as as I said that once they have all, the assessor have the all clear then they can access.
Customer	Yep.
Consultant	Your property and they'll arrange a booking. Okay?
Customer	Okay.
Consultant	But just must stress that there is no flood cover under your home insurance policy. I'm just lodging it.
Customer	Yep that's fine.
Consultant	For consideration for now.
Customer	Yea.
Consultant	Okay, so, um all right so we'll start.
Customer	I'm so afraid of that. I'm sitting here thinking I can't remember if it was [4.41] flood cover
Consultant	The s... like the claim for the apartment needs to go in a number.
Customer	Yea.
Consultant	Of board meetings to see if they will cover it or not.
Customer	Yea.
Consultant	Um okay so um find it on the envelope and thing and contents. Your building's not with us is it? It's with Strata isn't it?
Customer	Yea, the the building's covered by Strata.
Consultant	Okay, you need to contact.
Customer	I have no idea who their insurer is.
Consultant	You need to con... well because you've just got the contents policy with us.

Customer	Yup.
Consultant	So with, you need to contact Strata Insurance to see what you're covered.
Customer	[5.15].
Consultant	For in the latest.
Customer	Yup.
Consultant	In the [5.18].
Customer	Buildings. Yea.
Consultant	All right, so with the contents.
Customer	Okay.
Consultant	Okay, so, you wouldn't have a phone number would you?
Customer	Yes I do. I'm, I've got my mobile out and I've still got reception. I've got a battery back up for it so.
Consultant	Oh cool. What is it?
Customer	It's [REDACTED]
Consultant	Yep.
Customer	[REDACTED]
Consultant	Yep.
Customer	[REDACTED]
Consultant	Any other number we can call you on? Or is that the only one?
Customer	There is, but I don't I, the people who live here have actually gone down to assess the flood and I don't know what it is so this is pretty much the only number I've got at the moment.
Consultant	Okay that's fine. All right and do you have an email address as well?
Customer	Yea I do, it's it's [REDACTED]
Consultant	Yea.
Customer	[REDACTED]

Consultant	Okay and is any part of your home used for business?
Customer	No.
Consultant	Okay and do you give authority for someone else to speak on your behalf during the claim or just you?
Customer	Um look I'll give authority to [REDACTED]
Consultant	[REDACTED] - how do you spell the surname.
Customer	[REDACTED]
Consultant	Yep.
Customer	[REDACTED]
Consultant	And what's her relationship to you?
Customer	She's my best friend.
Consultant	Okay and what's her phone number?
Customer	It's [REDACTED]
Consultant	Yep.
Customer	[REDACTED]
Consultant	Yep.
Customer	[REDACTED] Can you hang on a second while I check that?
Consultant	Yea.
Customer	Is that all right?
Consultant	No worries. Yea that's fine.
Customer	Yes it is [REDACTED] the last, I suddenly had a mental blank.
Consultant	Okay.
Customer	So.
Consultant	That's all right, all right. Some for noted down. Okay. So I'll just put, write a description of what happened, won't be too long.

Customer	Yup. That's okay, thank you for your help. I really appreciate it.
Consultant	No that's okay.
Customer	You're probably feeling having a lot of these phone calls today.
Consultant	Yea it's really, it's not, really sad.
Customer	Yea. 75% of the state's under water. It's like, what weren't we in a drought two years ago.
Consultant	That's terrible.
Customer	Yea. I was just watching the news and the Brisbane River there's a restaurant on it.
Consultant	Yes.
Customer	And it actually broke away and floated down the river. It's like a huge, huge restaurant and it's currently floating down the Brisbane River.
Consultant	Oh my gosh.
Customer	It's unbelievable.
	[8.06 to 8.45 nobody speaking]
Consultant	All right, so I've written, due to the recent rain, water has entered under the door of property causing damage to contents of property as it is all under water.
Customer	Yep.
Consultant	Is that correct>
Customer	That's pretty much sums it up very neatly, yup. Damn rain.
Consultant	All right. Under the floor. Okay. Right. Has the Emergency Services attended?
Customer	No no, everyone's is act on their own. Well actually, that's not true. Until I left last night at 11 o'clock, no one had attended. Apparently 12 people have been rescued by SES in Ipswich and so it's possible that could have been at my my complex, I cannot say one way or the other.
Consultant	Okay.
Customer	I doubt it though.
Consultant	All right now.

Customer	One woman has yea, sorry go ahead.
Consultant	Sorry no no go on.
Customer	No I was just going to tell you about this silly person who stayed. But it's not important.
Consultant	Oh my God, how, why would they stay?
Customer	She she wouldn't leave, she's actually, her house is on the same level as me. She went upstairs. She said I'm not leaving and like my house is very shortly the water's going to be touching the ceiling on the second floor so I don't she wouldn't leave. I I don't I don't know what's going to happen. I thought she went up into the into the roof but.
Consultant	Oh my God.
Customer	That's one of the reasons the the people that took me in, they've they've gone down to check. They've actually got a boat. So they've taken the boat down so they can see if they can.
Consultant	Pick up her.
Customer	[10.19] help.
Consultant	Why would she stay there?
Customer	I don't know. I mean I was planning to stay until I saw the reality of.
Consultant	Oh.
Customer	That, I mean I realised I was terrified and got out. I thought.
	<i>[talking over each other]</i>
Consultant	I know.
Customer	Saying to somebody.
Consultant	[10.28] its decision.
Customer	That flood could kill me. Yea.
Consultant	Oh my gosh.
Customer	I just, I I don't know, I don't have a licence or a car.
Consultant	Yea.

Customer	So I was just lucky there was people that were actually willing to take me so.
Consultant	Oh my God, Sharon, I've got this one so sorry. [10.41], really bad. I don't, you're you're taking it pretty well.
Customer	Yea no.
Consultant	Like you sound like.
Customer	I've I've I've cried, I've I've done everything.
Consultant	Oh my God.
Customer	I'm sort of at the other side of the, there's nothing I can do that's going to change it. Let's just start trying to deal with and.
Consultant	Yea.
Customer	It's something I can do. At least I'm I'm safe.
Consultant	Oh my God.
Customer	And my cats are safe and and I've got friends that are willing to help me so.
Consultant	Yea, well if.
Customer	Only for crying then sorry.
Consultant	A positive attitude at the moment.
Customer	And lots of very very black black humorous things, like well the good thing about the books being destroyed you know we'll have to buy new bookshelves, and they're a pain they're heavy, they take a lot of time to put together so that's [11.18].
Consultant	Oh God.
Customer	Black, black humour will get us through, I'm so.
Consultant	Hopefully, all right, well look Sharon, I, look what I'll do is I know that there is a lot of contents in your home but.
Customer	That really is.
Consultant	Just [11.32] to note something down on it. Just give me three very very important items that's in your contents that is damaged?
Customer	Sin... single items or?

Consultant	Single items.
Customer	There's a giant big screen TV.
Consultant	Right.
Customer	There's a refrigerator.
Consultant	Like sorry.
Customer	There's a very expensive brand new laptop computer.
Consultant	Sorry.
Customer	Top of the range.
Consultant	So, sorry, flat screen TV. What brand is it?
Customer	It's a Panasonic. That's all I can remember. It's, it's as wide as my spread arms, which doesn't help you because you can't see my spread arms.
Consultant	No that's okay.
Customer	And I don't know why I used that as an example.
Consultant	No that's okay. How much did it cost that TV?
Customer	It was about three and a half thousand dollars. Actually the other big item is my leather couch. My.
Consultant	Okay.
Customer	Gorgeous wide as a single bed, twice as long as two single beds, burgundy leather leather couch which is under water right now which cost about \$6,000.
Consultant	And the laptop, what brand is that?
Customer	It's an Asus A S U S.
Consultant	How much was that laptop?
Customer	It was about, I don't have access to the receipts. It was about thirty two hundred. It's the absolute, you know, 8 core processor, 10 gig of RAM, and video video card, it's like, this thing could fly the space shuttle from here. I said just, if it wasn't under water, I could fly the space shuttle, probably not doing anything under water.
Consultant	All right.

Customer	It's like, it's like four weeks old, but at least I didn't put anything important it that I can't lose yet so that's a plus.
Consultant	All right well that's all noted down. Now if, when you're able to access your home.
Customer	Yep.
Consultant	Do not dispose of anything. Take pictures of everything.
Customer	I was, I was going to ask. Yea, my camera I's underwater too. I'll have to borrow. Will photos from an iPhone be okay?
Consultant	Yes it's clear pictures, like [13.32].
Customer	Would be sufficient [13.33].
Consultant	Yea that's, yea, look, for now.
Customer	Because the really expensive Olympus camera that's all, and I went round and took photos of everything before the floods hit and then I didn't take it with me. I was just so focussed on getting out so it's also currently under water.
Consultant	Yea.
Customer	But I I do, I do have my iPhone with me and it does have a camera on it, so I'll take the best pictures I can.
Consultant	Yea okay.
Customer	I look, I'd arranged for [13.56] bin to come in on Saturday to start clearing stuff out. Should I cancel that until the assessor can come out and see it?
Consultant	I'd take pictures of it first.
Customer	Okay.
Consultant	I'd take pictures of everything before you dispose it.
Customer	Yea okay.
Consultant	Okay.
Customer	I I'll probably get him most most most [14.12] things like you know the books and the food in the refrigerator in the freezer because that that moulds rot damage.
Consultant	Yea yea.

Customer	Potential [14.20].
Consultant	Yea.
Customer	So I've got to get rid of that.
Consultant	Yea.
Customer	But. Okay.
Consultant	Oh look I'll, I'll note everything down for you. I've because I've just processed the claim. If the claim is covered, the excess applicable is \$200 and there will be.
Customer	I have \$200. I have it in my wallet right now.
Consultant	Oh no.
Customer	Sorry sorry.
Consultant	No no no.
Customer	Oh man okay, no I'm good. Thank you so much for your help. You have been absolutely 100% fantastic.
Consultant	No, no you've been.
Customer	Seriously.
Consultant	You've been great. I can't believe how you're taking this. Like I [14.56] one so like I was having tears in my eyes before.
Customer	Yea I've really got to break down and cry or just keep going forward and just breaking down and crying is not not and at this point in time. Once everything's sorted out then I can just lose it.
Consultant	Then you can lose it.
Customer	[15.10] lose it right now.
Consultant	That's right.
Customer	I just got to keep going. But you know, I really wish I'd taken a bottle of wine with me. It would go down super well right about now. But the flip [15.20].
Consultant	I seriously [15.20].
Customer	I'm sure they'll be fine once the water goes down you know.

Consultant	Yea.
Customer	Oh man. Okay, seriously.
Consultant	All right.
Customer	Thank you, you're just absolutely fantastic.
Consultant	No that's okay. Well look.
Customer	Okay.
Consultant	That's all done. I've lodged the claim for you. Would it be good if I just send a text message to your mobile with your claim details, like claim number?
Customer	If you could do that, that would absolutely.
Consultant	Yea.
Customer	Fantastic.
Consultant	All right.
Customer	Thank you so much.
Consultant	That's okay. So I've sent, it will have the claims num..., claims department phone number.
Customer	Yes.
Consultant	And fax number as well.
Customer	Oh brilliant.
Consultant	If you want to, because it will, it will be probably easier for you to, when everything's ready, like when everything's, when you're able to access your home and when everything's.
Customer	Yea.
Consultant	More calm.
Customer	Yep.
Consultant	When you're ready, just, like, maybe scan those photos and email it, would that be easier rather than fax?
Customer	I should be able to email them straight from my phone.

Consultant	Oh okay cool.
Customer	Yea.
Consultant	But then.
Customer	And if if my camera survived, I I've got, if if it survived, I'll be able to pull photos off that as well.
Consultant	All right.
Customer	And I'll be able to take them on my phone and email them directly to you guys.
Consultant	All right, I'll, I don't know if I can, I'll send you another text message with, because I presume you don't have a pen with you.
Customer	No.
Consultant	Okay. So I'll.
Customer	I tell you, I rescued my iPhone now, it's just been an absolute lifesaver. It's got internet, it's got maps on it, it's got all my contacts.
Consultant	[16.38].
Customer	If it wasn't for that, I would be just devastated so.
Consultant	Okay so.
Customer	Actually slept with it last night cuddling it like a teddy bear.
Consultant	Oh.
Customer	It's just so pathetic, what it was like, you're listening that.
Consultant	Oh that.
Customer	It's [16.49] it's oh man.
Consultant	All right, I've sent you another text message. I've sent you two.
Customer	Oh yes, the the first one arrived already so the.
Consultant	Cool.
Customer	[17.00].
Consultant	The second one's off the email address.

Customer	The email has just arrived now. Oh brilliant. Thank you. You, you are so fantastic seriously.
Consultant	All right now, that's okay. So basic, look when, because the Brisbane claims department may have to be evacuated as well.
Customer	Of course, still under water.
Consultant	Yea, so what happens.
Customer	Now okay.
Consultant	A claims officer will you, an assessor will ring you when they can access your area.
Customer	Yep.
Consultant	Cool.
Customer	Yep.
Consultant	He'll discuss the claim with you, see.
Customer	Yep.
Consultant	Advise of your coverage and they can.
Customer	Yea.
Consultant	Come out and attend to you as well.
Customer	Fantastic.
Consultant	All right?
Customer	Oh you guys are great. Thank you.
Consultant	No worries.
Customer	I'll um, I'll wait, wait and hear now. Look you have a fantastic day today.
Consultant	Oh I'm, I hope everything works out for you, all right Sharon.
Customer	Me too. Okay.
Consultant	Take care of yourself.
Customer	I will. All the best.



Consultant	All right, you too, bye bye.
Customer	Bye.