

QFCI

Date:

11/11/11

JM

Exhibit Number:

1025

STATEMENT OF PETER GEORGE UNWIN IN RESPONSE TO REQUIREMENT TO PROVIDE INFORMATION ISSUED TO SUNCORP INSURANCE DATED 2 NOVEMBER 2011

PETER GEORGE UNWIN, c/- Suncorp, Level 31, 266 George Street, Brisbane, states on oath:

1. I am Acting Technical Event Manager, Queensland Event Recovery, Suncorp and was appointed to this role on 17 February 2011. Prior to this appointment, my substantive role was Manager – GI Property Claims Investigations for the Suncorp General Insurance lines.
2. I have authority on behalf of Australian Associated Motor Insurers Limited (AAMI) to respond to the Requirement to Provide Information issued by the Commission of Inquiry dated 2 November 2011 and addressed to the Suncorp Group.
3. This response relates to information received by the Queensland Flood Commission of Inquiry in respect of the following matters.

Question 1: How many site specific hydrology reports did AAMI commission as a result of claims lodged in relation to the Queensland floods, during the period between December 2010 and January 2011:

- a. At the initial claims review stage?; and
 - b. On the internal review?
4. At the initial claims review stage 146 hydrology reports were commissioned. As part of the internal review process 34 hydrology reports were commissioned.

Question 2: In relation to the site specific hydrology reports commissioned by AAMI, how many of those reports were desktop site specific reports, that is, where the hydrologist does not actually conduct an inspection of the customer's property, and does not interview the customer?

5. Of the 180 hydrology reports that were commissioned, 69 were onsite assessments and 111 were desktop site specific reports.

Question 3: Please provide details of the criteria (if any) used by AAMI to decide whether or not instructions should be given to the hydrologist to do a desktop site specific report, rather than one which involved inspecting the customer's property and interviewing the customer?

6. A desktop site specific hydrology report would be obtained where a review of the general hydrology report, assessment reports and other available information, including that provided by the customer, was not sufficient to determine the cause of inundation of a property to a level of certainty sufficient for AAMI to determine the claim in relation to

that property. Typically, but not always, this involved claims where the customer asserted the action of stormwater was a contributing factor.

7. In many cases, a desktop site specific report had the potential to provide the additional level of certainty required because, depending on what was relevant to the particular claim, the hydrologist could access and consider data regarding:
 - a. rainfall in the vicinity and the behaviour of stormwater specific to the site;
 - b. drainage network and recorded water levels providing information regarding peaks of the relevant watercourse causing overtopping and inundation of flood water at the site;
 - c. timing of the inundation of flood water relative to the peak stormwater runoff; and/or
 - d. topographical analysis as the hydrologist has full access to topographical mapping and relevant software.
8. Both onsite and desktop reports included relevant analysis of proximate watercourse flooding behaviour and the effect or otherwise of rainfall in the insured's local catchment area. It was AAMI's decision as to the type of hydrology report requested, either a desktop or onsite assessment. The election of which type of hydrology report was determined on a claim by claim basis.
9. A desktop assessment would be obtained when further information was required regarding the timing and amount of rainfall in the vicinity, the behaviour of rainfall at the specific address/locality and the effects of the topography in the area. A desk top would also indicate when any watercourse overtopped causing inundation, by flooding, of the property.
10. Desktop hydrology reports were requested in certain instances where AAMI already held a comprehensive understanding of the water flow at a site, however required specialised expertise and mapping software available to professional hydrological engineering firms. The most common instance where a desktop hydrological report was requested was in situations where drain backflow flooding was alleged and/or considered likely by AAMI. In those cases, where there was a question over whether the whole of the inundation was due to drain backflow inundation, or potentially there was drain backflow inundation to a certain initial height, followed at a later point in time by higher overland floodwater, the computerised topographic software utilised in most desktop reports would often be of assistance because it permits an understanding of the low lying land features which channelled overland flood flow, either before or after nearby drains overflowed. Pertinent height differentials, made available by the topographical mapping (including computerised colour/depth in-fill), coupled with the hydrologist's analysis within these desktop reports, allowed AAMI to make sound decisions as to policy coverage in these matters without a physical site inspection taking place.

11. An onsite inspection would be commissioned in circumstances where the information already in AAMI's possession did not allow it to make an informed decision as to the origin of the damaging water, and where the 'information gap' remained material. In all such cases AAMI assessed the home, by way of a property assessment, however an on-site hydrologist was then appointed to evaluate the origin of the water, and in some circumstances to evaluate whether both covered and excluded water sources affected the site, and if so, their relative timings. On-site hydrologists were usually able to discuss the circumstances of the flood event directly with the insured, walk the site and any nearby watercourses and provide sufficient information to AAMI through their written report to enable a clear liability decision to be made under the insured's policy.

Question 4: In the absence of a hydrologist inspecting the property and interviewing the customer, are you aware of the information hydrologists commissioned by AAMI used in the preparation of the reports? If so, please provide details of the type of information.

12. It is my understanding that the following information would be typically relied upon in preparing a desktop site specific report. However not all of this information is available for or relevant to every claim.

(a) Information provided by the customer:

- (i) Photographs of the subject property taken by assessor or loss adjuster;
- (ii) Photographs and/or video taken during or shortly after the event provided by the customer;
- (iii) Assessment report which includes information on property characteristics and the timing and peak level of inundation of the property;
- (iv) Other written information on local drainage, topographic features, the timing of inundation and version of events provided by, or on behalf of, the insured;

(b) Other information:

- (i) Aerial imagery from publicly available sources including "Google Earth", "Nearmap" and local government;
- (ii) Photographs of the subject property and surrounding streets available from Google "Streetview";
- (iii) Rainfall radar images recorded during the event;
- (iv) Photographs and version of events obtained from site inspections at nearby properties. For example, WRM inspected more than 600 properties in affected areas of the Brisbane Valley and 150 properties in other parts of Queensland in the aftermath of the December 2010/January 2011 floods. In some cases, information gathered in respect of a property was relevant to the circumstances of a nearby property;
- (v) Recorded daily and sub-daily rainfall data provided by the Bureau of

Meteorology at more than 50 locations within the Brisbane Valley;

- (vi) Recorded water level data for rivers and creeks in the affected area from the Bureau of Meteorology, the Department of Environment and Resource Management and local government at more than 50 locations within the Brisbane Valley;
- (vii) Digital aerial survey of ground levels from the Department of Environment and Resource Management;
- (viii) Ground level contour information available from local government;
- (ix) Information on stormwater and sewer infrastructure, available from local government;
- (x) Flood and flood study reports from local government and other agencies eg Insurance Council of Australia (ICA), Seqwater;
- (xi) Photographs and video footage available from various publicly available sources, such as newspapers and internet sites;
- (xii) Topographic maps.

Question 5: Please provide a representative sample (between five and 10) of AAMI's instructions to a hydrologist commissioned to provide a hydrology report including an example, if any, of:

- a. **Where the hydrologist was commissioned to do a desktop site specific report; and**
- b. **Where the hydrologist was commissioned to do a report which required investigation beyond desktop analysis.**

13. I have obtained six examples of instructions to a hydrologist, three for site specific assessments and three for desktop site specific assessments. Copies of these are attached as Annexures 1 to 6.

Sworn by the Deponent)

At Brisbane)

This 8th day of)

November 2011)



Peter George Unwin

Before me



Solicitor

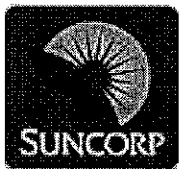
From: UNWIN, Peter [REDACTED]
Sent: Thursday, 14 July 2011 4:50 PM
To: [REDACTED]
Cc: [REDACTED]
Subject: Desk top review - no onsite examination required - Pampling - 6704422600

David

As per our recent discussion I have received a request to provide advice as to the action of stormwater in an urbanised area in and around the nominated date, the site is:

Insured: [REDACTED]
Address: [REDACTED] Tivoli 4305
Claim No: [REDACTED]
Date of loss: Around 12/1/2011
Report required: 21/7/2011

Peter



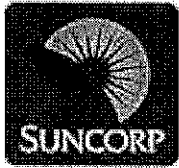
Peter Unwin
Manager - Property Investigations
GI Fraud & Investigations | Personal Insurance, Claims
Mobile: [REDACTED]
F: 07 3031 2367
Brisbane Square, Level 31, 266 George Street, Brisbane
IPC 4PI380

From: UNWIN, Peter [REDACTED]
Sent: Monday, 15 August 2011 9:56 AM
To: [REDACTED]
Cc: [REDACTED]
Subject: Desktop assesement - no on site required

Attention: David Newton

Insured: [REDACTED]
Address: [REDACTED] Sumner 4074
Claim No: [REDACTED]
Date of Loss: 11/1/2011
Comments: Please provide comments on drains and topography if available

Peter



Peter Unwin
Manager - Property Investigations
GI Fraud & Investigations| Personal Insurance, Claims
Mobile: [REDACTED]
F: 07 3031 2367
Brisbane Square, Level 31, 266 George Street, Brisbane
IPC 4PI380

From: UNWIN, Peter [REDACTED]
Sent: Tuesday, 19 July 2011 12:54 PM
To:
Cc: [REDACTED]
Subject: Desktop review - no onsite inspection required -

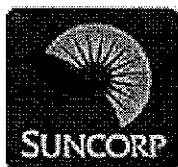
David,

Could you prepare a report providing evidence on the behaviour of stormwater in urban area for the dwelling as follows:

Insured: [REDACTED]
Address: [REDACTED] Yeronga 4104
Claim No: [REDACTED]
Date of loss: Around 12/1/2011
Report required: 22/7/2011

Regards

Peter



Peter Unwin
Manager - Property Investigations
GI Fraud & Investigations | Personal Insurance, Claims
Mobile [REDACTED]
F: 07 3031 2367
Brisbane Square, Level 31, 266 George Street, Brisbane
IPC 4PI380

From: UNWIN, Peter [REDACTED]
Sent: Wednesday, 11 May 2011 11:56 AM
To: [REDACTED]
Subject: On site hydrology report - Beggs - 6705631200
Attachments: CL report.doc; BEGGS 6705631200 PHOTOS.PDF; BEGGS 6705631200 AAMI FLOOD RE ASSESSMENT.DOCX

Attention Greg Roads

Greg

Insured: [REDACTED]
Claim No: [REDACTED]
Location of loss: [REDACTED] Fairfield 4103
Date of loss: 13/1/2011
Contact Nos: 0418767131/0439070832

All relevant documents are attached.

Peter

Peter Unwin
Acting Technical Event Manager | Qld Event Recovery | Suncorp
Mob: [REDACTED]

GPO Box 2988 Brisbane QLD 4001

Cunningham Lindsey Australia Pty Ltd

Chartered Loss Adjusters

ABN:49 003 437 161

PO Box 392

FORTITUDE VALLEY QLD 4006

Telephone 07 3121 6800

Facsimile 07 3121 6811

Email [REDACTED]



21 February 2011

Australian Associated Motor Insurers Limited

GPO Box 1155

Brisbane QLD 4001

Glen for Simon Stafford

Property Claim – First & Final

Insured: [REDACTED]

Claim Reference: [REDACTED]

Policy No: [REDACTED]

CL Adjuster: [REDACTED]

E-mail: [REDACTED]

Mobile: [REDACTED]

CL Reference:

8084505 MHP

Reserve:

Contents	\$61000.00 including GST
Building	\$100500.00 including GST

Date of Loss:

13 January 2011

Place of Loss:

[REDACTED] Fairfield, QLD, 4103

Policy:

Home & Contents [REDACTED] due 04/08/2011

Building: CRC

Contents: \$101,750

Excess:

\$1,000 -Applicable

GST:

Not Registered

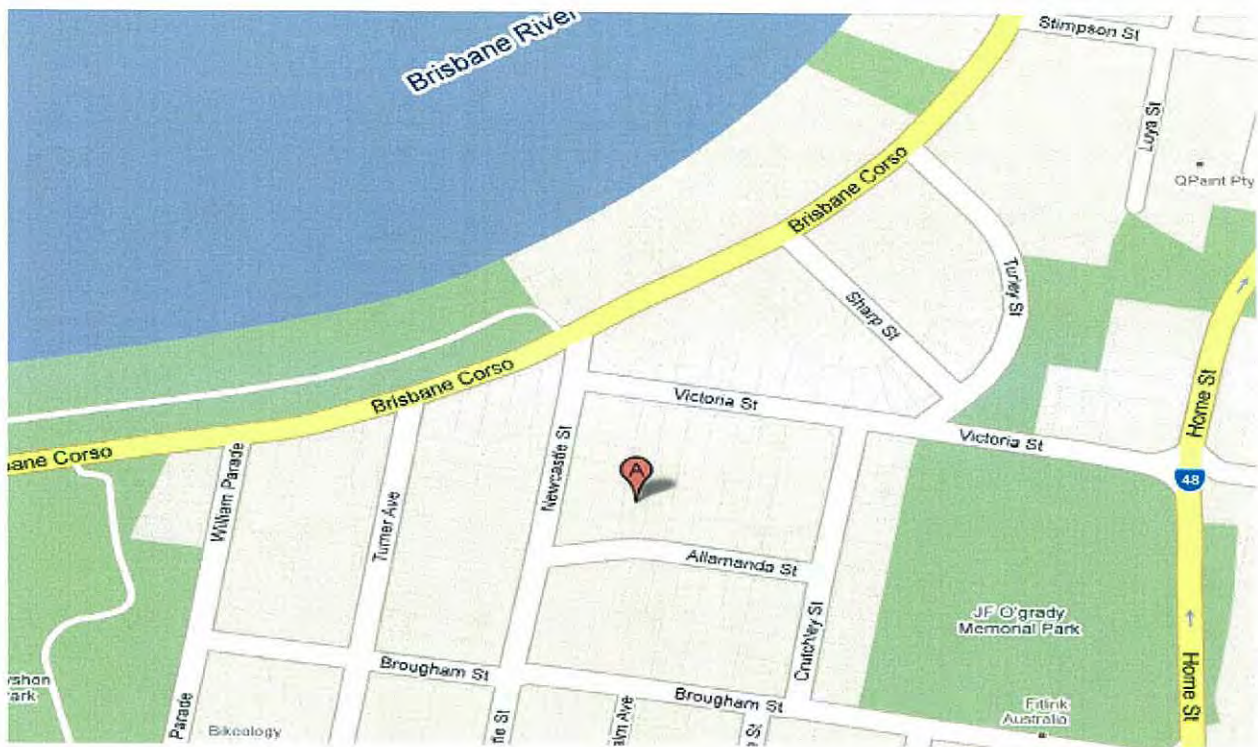
ITCE: %

Introduction:

- We contacted your customer on 09/02/2011.
- Our inspection was carried out on 12/02/2011.

Description of Premises:

The risk address is a low set dwelling on concrete stumps with a timber frame and weatherboard with timber floors and a metal roof.



Cause:

Torrential rainfall of more than 160mm in the upper reaches of the Brisbane River catchment area from 9th January 2011 combined with massive releases of water from the Wivenhoe Dam caused river levels to rise rapidly over the period from the 10th to the 13th of January 2011. The river peaked at a near record height of 4.6m on the afternoon of Thursday 13th January 2011. The Bremer River in Ipswich also rose to near record levels peaking at 19.4m.

Rising water caused severe inundation in the Brisbane CBD and more than 55 suburbs. Ipswich was similarly affected. More than 20, 000 homes were evacuated with about 5, 500 properties flooded above floor level.

In your Insured's case, water coming out of North and South water drain and overflowing of Brisbane River located North side of house.

Loss/Damage:

Building: ICA Category A

\$100,432.00

Floor Coverings, Walls, Ceilings, Electricity, AC Units.

Please refer to the attached scope of works.

Contents:

\$60,960.00

Total loss except for a few clothes as per Insured.

Temporary Accommodation:

The insured is staying at a friend's house.

Policy Liability:

Based on the evidence available at the time of our inspection, it appears flood water is the principal cause of loss. We note that your policy excludes damage caused by flood.

Adequacy of Insurance:

Appears Adequate.

Recovery:

Nil

Conclusion:

As it appears this claim will not fall under the terms of your policy, we will finalise our involvement in this matter. Our fee note will be submitted in due course.

Should this matter need any further attention on our behalf, please contact our office.

Cunningham Lindsey

To speak to [REDACTED] please phone: 07 3121 6800 or mobile:

E-mail address:

Assistant to [REDACTED]

Encl.

Flood Checklist

Building Damage Repair Assessment

Content Schedule of Loss

Schedule of Photographs

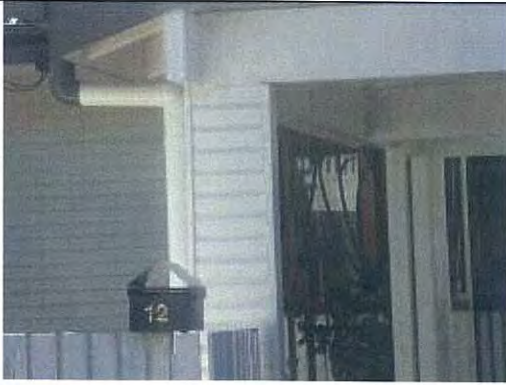


Photo #1 : Front View of Property



Photo #2 : Side View of Property



Photo #3 : Interior Walls



Photo #4 : Interior Walls



Photo #5 : Interior Walls

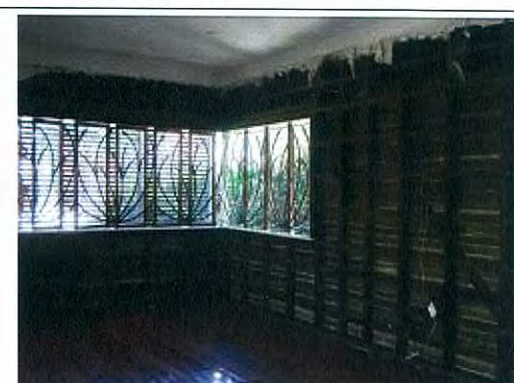


Photo #6 : Interior Walls

CUNNINGHAM LINDSEY FLOOD QUESTIONNAIRE

The adjuster to ask the insured the questions as those below, but in addition MUST do the following:

	Check
1. Take photographs of the property, building, home etc... particularly those that show maximum level of water inundation	Yes
2. Attach a Google Map showing relative position of property to a watercourse	Yes
3. Photos that identify any nearby watercourse and that indicate directional flow of floodwater	Yes
4. Check with insured as to whether there was any and what damage caused by water through the roof or by overflowing gutters and the date and time of that event.	Yes
5. What type of house is on the property – low set, high set, double storey, split level, etc?	Yes
6. Is the house on stumps or slab-on-ground?	Yes
7. Approximately how high is the habitable floor level above surrounding ground level?	Yes
8. Is the ground level at the house higher than the street level?	Yes
9. What date and time was the rain heaviest?	Yes
10. What time did the heavy rain stop?	Yes
11. When did the property get inundated (date)?	Yes
12. What time did the inundation of the property (yard) commence?	Yes
13. What time did water come into the house, garage, shed, etc?	Yes
14. What date and time did the water level in the property peak?	Yes
15. At its peak, how deep was the water inside the house, garage, shed, etc?	Yes
16. At its peak, how deep was the water in the yard?	Yes
17. Which direction did the water come into the property?	Yes
18. Was the water inundating the property 'clean' or 'dirty'?	Yes
19. Was there any and if so what damage caused by rainwater through the roof or by overflowing gutters?	Yes

DAMAGE REPAIR ASSESSMENTAGREED WITH CUSTOMER: YES No

Page 1 of

DAMAGED AREA (INCL. ROOM & DIMENSIONS)	WORK REQUIRED (DETAIL LIST OF ITEMS FOR CONTRACTORS TO QUOTE ON)	COST ESTIMATE
Kitchen & Laundry 4.1m x 3.8m x 3m = 63m ²	Floor Cabinets 2.7ML + 1.5ML + 1.9ML = 6.1ML x \$772.80	
	Wall Cabinets 2.7ML + 2.4ML = 5.1ML x \$500.40	
	Pantry 1 x \$907.70	
	Allowance for Granit Countertop 6.1ML x \$150.00	
Bathroom & Toilet 3.1m x 1.6m x 3m = 33.1m ²	Complete Vanity	
	Toilet + Cistem + Bath + Shower \$783.10 + \$999.60 + \$1,092.80	
Lounge & Dining 6.4m x 4m x 3m = 88m ²	5 Bi-Fold Dooes in Timber to adjust + 13 Windows to adjust – 16hrs x \$100.00	
Doors	4 Internals x \$444.50	
	2 Externals x \$530.10	
	1 Security Crimsafe x \$530.10	
Bedroom #1 3.9m x 4.1m x 3m = 64m ²	Built-in Linen Wardrobe with 2 Glass Doors	
Electricity	Meter Box, Power Points, Switches & Wiring	
AC Unit	4 x \$2,000.00	
Ceilings	Fan 5 x \$500.00	
	Recess Lights 8 x \$50.00	
	TOTAL:	\$100,500.00

SCHEDULE OF LOSS

Page 1 of

Description Manufacturer/Model	Age (Yrs)	Price Paid (\$)	Ownership *	Repair (Y/N)	Repair/ Replace Cost (\$)	Type of Proof	Method of Settlement & Policy Adjustment (Limits, Indemnity value etc) **	Done <input checked="" type="checkbox"/>
Master Bedroom Carpet 3.9m x 4.1m = 16m2 x \$60.00					\$960.00			
3 Complete Bedroom Sets \$4,000.00 x 3 Lounge set in Leather					\$12,000.00			
Kitchen Miele Stove, Over, Microwave & Fridge					\$10,000.00			
Washer Asko					\$1,500.00			
500 Book x \$25.00					\$12,500.00			
Clothes, Kitchen Appliances (Elect Small) Linens etc.					\$20,000.00			
					\$60,960.00			

*Ownership: Insured, Hire Purchase, Business use, Owned by Others
 ** Method of Settlement: Cash, Repair, Replace

AAMI home claim - Second Assessment Form

Customer's name: <div style="background-color: black; width: 100%; height: 15px;"></div>	Customer's phone no: <div style="background-color: black; width: 100%; height: 15px;"></div>
Claim no: <div style="background-color: black; width: 100%; height: 15px;"></div>	Home address: <div style="background-color: black; width: 100%; height: 15px;"></div> FAIRFIELD 4103
Assessor: <div style="background-color: black; width: 100%; height: 15px;"></div>	Second assessment date: 7/4/11

Customer's recollection of events: <ul style="list-style-type: none"> a) Where did the water that first inundated the home come from? b) On what date/time did this occur? c) To what height did it rise? d) On what date/time did the water rise to its peak? e) How high inside the home did the water rise at its peak? f) Any other information the customer wishes to provide? 	<p>I.O. HAS ADVISED AS LISTED BELOW:</p> <p>A) WATER WAS FLOWING BACK UP THROUGH STREET DRAINS (POOLING TO ROAD) TO FRONT RIGHT SIDE OF HOME.</p> <p>B) LATE MORNING ON THE 11/1/2011.</p> <p>C) WATER PEAKED AT APPROX. 3 MTS TO YARD.</p> <p>D) AT APPROX. 2:30PM ON THE 12/1/11.</p> <p>E) WATER HEIGHT ROSE TO APPROX. 2.4 MTS ABOVE FLOOR LEVEL.</p> <p>F) THE COLOUR OF THE WATER COMING FROM THE STREET DRAINS WAS DIRTY/MUDDY.</p>
Discuss any specific information relevant to the customer's claim.	<p>I.O. HAS ADVISED THAT THEY FIRST NOTICED WATER POOLING AROUND STREET DRAINS TO THE BOTTOM OF THEIR STREET, AND THEN THEY WERE NOT SURE OF DIRECTION OF WATER AS THEY EVACUATED THE STREET.</p>
Conduct site walk and document relevant information.	<p>I HAVE WALKED NEWCASTLE STREET AND I HAVE FOUND THAT THERE ARE 4 X STREET DRAINS (2 TO EITHER SIDE OF THE ROAD) LOCATED APPROX. 50MTS AWAY FROM THE FRONT RIGHT CORNER OF I.O'S PROPERTY.</p> <p>THE BRISBANE RIVER ALSO LAYS APPROX. 200>300MTS UP THE STREET (OVER A SMALL INCLINE/RIDGE) TO I.O'S PROPERTY.</p> <p>I HAVE ALSO FOUND THAT THESE DRAINS AND I.O'S HOUSE APPEAR TO BE IN A LOW PART (GULLY) OF NEWCASTLE STREET.</p> <p>FROM MY OBSERVATION OF THE LAY OF THE LAND, IT WOULD APPEAR POSSIBLE THAT ANY WATER THAT OVERFLOWED FROM THE STREET DRAINS COULD HAVE ENTERED THE INSURED SITE AND POOLED. NO DISCERNABLE EVIDENCE OF HEIGHT OF ANY DRAIN WATER CAN BE OBSERVED/DETERMINED.</p>

<p>If accessible, photograph the customer's home and surrounding street, including:</p> <ul style="list-style-type: none"> a) The front b) The backyard c) Each side d) The street (looking <i>from</i> home) e) The street (looking to <i>left</i>) f) The street (looking to <i>right</i>) g) Behind/each side of property 	<p>PHOTOS TAKEN</p>
<p>Photograph all nearby watercourses or other features relevant to claim</p>	<p>PHOTOS TAKEN</p>
<p>General comments:</p>	<p>OTHER INFORMATION AS PER CUNNINGHAM & LINDSEY ASSESSORS REPORT.</p>
<p>Local resident enquiry no.1:</p> <ul style="list-style-type: none"> a) Were you here when the flooding happened back in January? b) Can you tell me how it happened? c) How high did the water get at your place? d) Where exactly did the water come from? (what direction) e) What colour was the water? (clean/dirty) f) (if appropriate) Has this street flooded before? 	<p>MOST NEIGHBOURS TO STREET HAVE VACATED HOMES DUE TO THE WATER DAMAGE, BUT I DID FIND ONE NEIGHBOUR AT # 27 NEWCASTLE ST WHO JUST POPPED IN TO MAKE SURE HIS HOME WAS SECURE. NEIGHBOUR/GAVIN ANSWERED THE FOLLOWING QUOESTIONS.</p> <ul style="list-style-type: none"> A) YES. B) DURING HEAVY RAIN WATER WAS FLOWING BACK UP THROUGH STREET DRAINS TO THE FRONT ROAD AREA TO HIS HOME. C) APPROX. 3MTS TO AROUND YARD AREAS OF HOME. D) WATER CAME FROM THE STREET DRAINS TO THE FRONT OF HIS PROPERTY. E) MUDDY IN COLOUR. F) ONLY BACK IN 1974.

Local resident enquiry no.2:

- a) Were you here when the flooding happened back in January?
- b) Can you tell me how it happened?
- c) How high did the water get at your place?
- d) Where exactly did the water come from? (what direction)
- e) What colour was the water? (clean/dirty)
- f) (if appropriate) Has this street flooded before?

Claim Number:

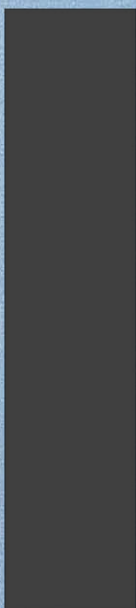


Image Report Date: 7/04/2011

**Customer Name:
(Surname)**



On-Site Assessment Images By:



AAMI home claim - Second Assessment Form

Customer's name:

[REDACTED]

Claim no:

[REDACTED]

Assessor:

Customer's phone no: 0418 767131 / 0439 070832

Home address: [REDACTED] FAIRFIELD 4103

Second assessment date: 7/9/11 @ 10 AM

Customer's recollection of events:

- a) Where did the water that first inundated the home come from?
- b) On what date/time did this occur?
- c) To what height did it rise?
- d) On what date/time did the water rise to its peak?
- e) How high inside the home did the water rise at its peak?
- f) Any other information the customer wishes to provide?

Discuss any specific information relevant to the customer's claim.

07/04/2011



7/04/2011



7/04/2011



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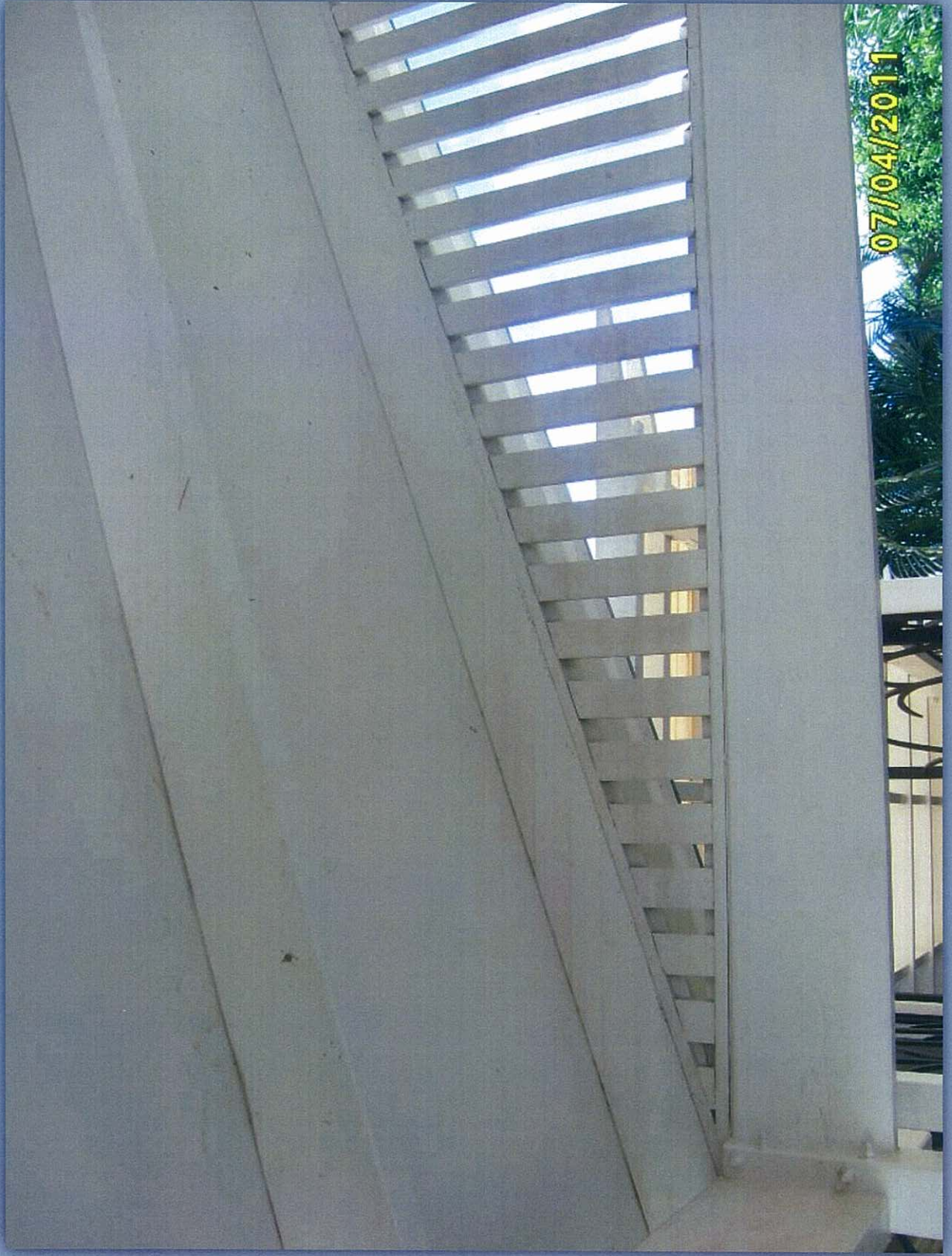
7/04/2011



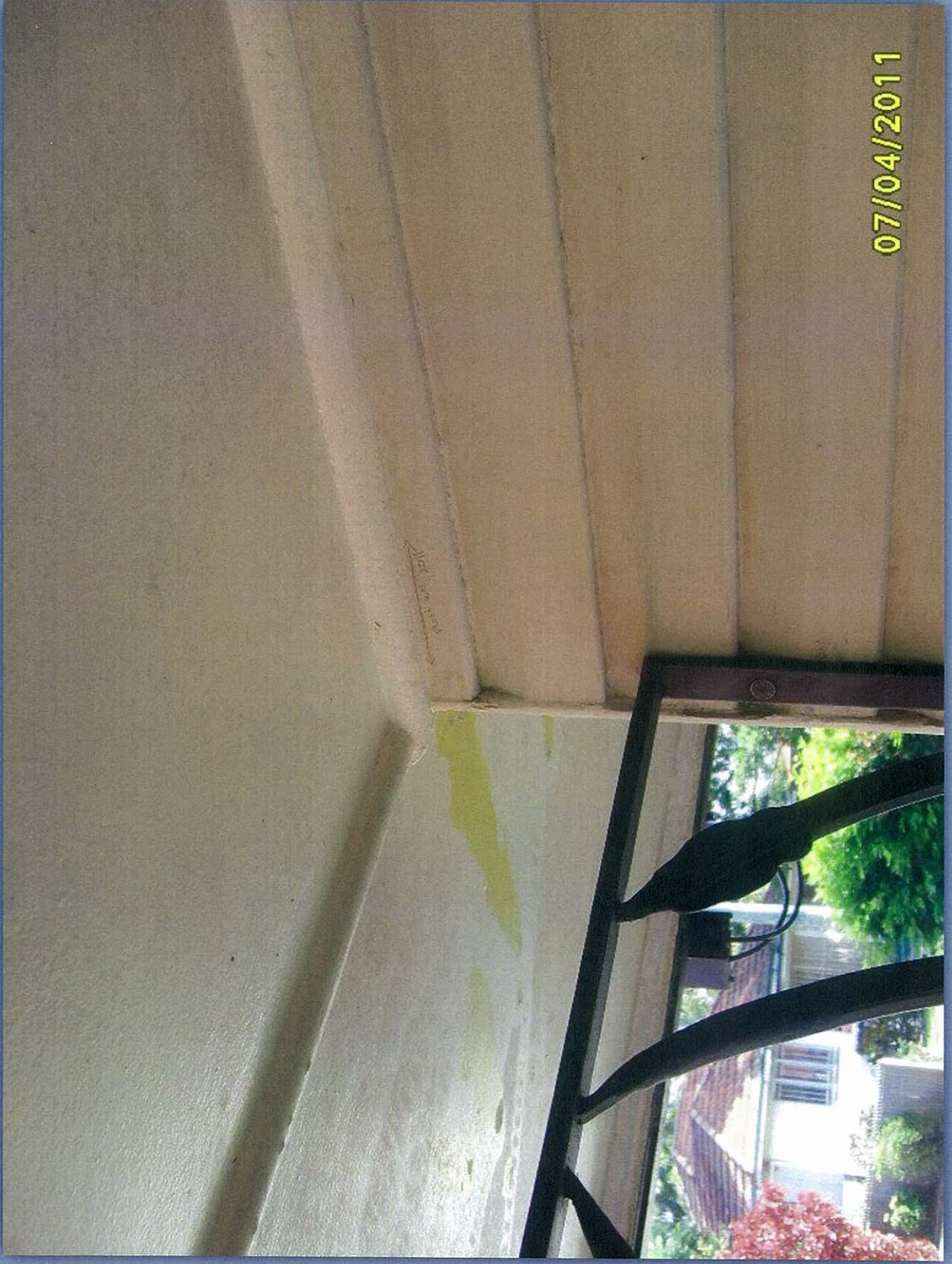
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7/04/2011



07/04/2011

7/04/2011



7/04/2011

From: UNWIN, Peter [REDACTED]
Sent: Wednesday, 11 May 2011 1:02 PM
To: [REDACTED]
Subject: On site hydrology report required - [REDACTED] 6714511600
Attachments: CL Report - Home - QLD Flood - 8081212 22-02-11 08 55.doc; [REDACTED]
[REDACTED] AAMI FLOOD REINSPECTION.docx; [REDACTED]
PHOTOS.pdf

Attention [REDACTED]
[REDACTED]

Insured: [REDACTED]
Claim No: [REDACTED]
Location of loss: [REDACTED] Graceville 4075
Date of loss: 12/1/2011
Contact Nos: 07 30404310 ([REDACTED])

Relevant documents are attached.

Peter

~~Peter Unwin~~
Acting Technical Event Manager | Qld Event Recovery | Suncorp
Mob: [REDACTED]

GPO Box 2988 Brisbane QLD 4001

Cunningham Lindsey Australia Pty Ltd

Chartered Loss Adjusters

ABN:49 003 437 161

PO Box 392

FORTITUDE VALLEY QLD 4006

Telephone 07 3121 6800

Facsimile 07 3121 6811

Email [REDACTED]



Tuesday, 22 February 2011

Australian Associated Motor Insurers Limited

GPO Box 1155

Brisbane QLD 4001

Property Claim – First and Final Report

Insured:	[REDACTED]
Claim Reference:	[REDACTED]
Policy No:	[REDACTED]

CL Adjuster:	[REDACTED]
	E-mail: [REDACTED]
	Mobile: [REDACTED]
CL Reference:	8081212 DGM

Reserve:	BD \$32,000.00
	CT \$17,000.00

Date of Loss: 12 January 2011

Place of Loss: [REDACTED] Graceville, QLD, 4075

Policy: Home & Contents [REDACTED] due 22 June 2011

Excess: \$400.00 -Applicable

GST:

The insured is not registered for GST.

ITCE: NIL

Introduction:

- We contacted your Customer on: 31 January 2011
- Our inspection was carried out on: 4 February 2011

Description of Premises:

Single storey house on stumps clad in weatherboard. Approx. 100m².

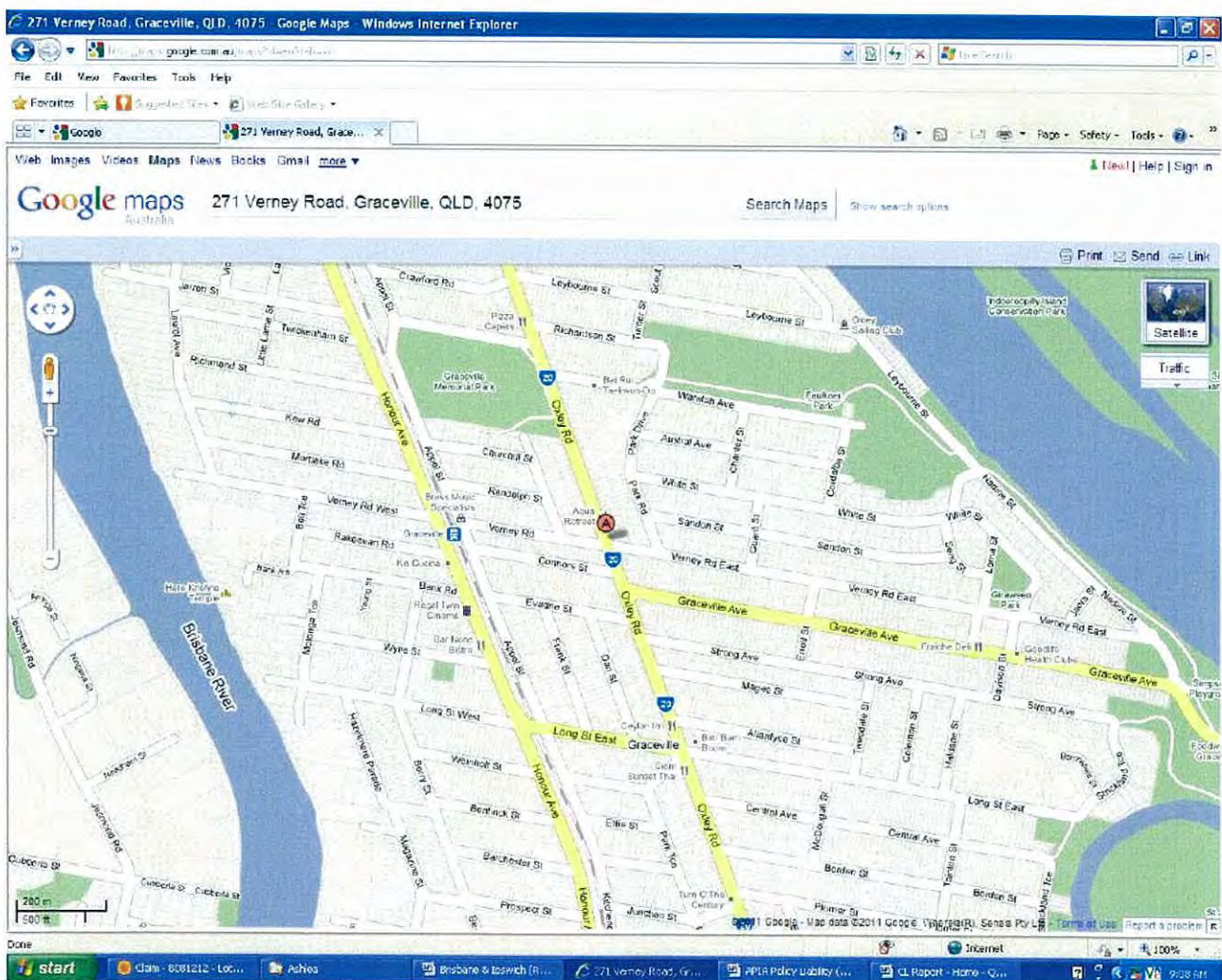
Cause:

Torrential rainfall of more than 160mm in the upper reaches of the Brisbane River catchment area from 9th January 2011 combined with massive releases of water from the Wivenhoe Dam caused river levels to rise rapidly over the period from the 10th to the 13th of January 2011. The river peaked at a near record height of 4.6m on the afternoon of Thursday 13th January 2011. The Bremer River in Ipswich also rose to near record levels peaking at 19.4m.

Rising water caused severe inundation in the Brisbane CBD and more than 55 suburbs. Ipswich was similarly affected. More than 20, 000 homes were evacuated with about 5, 500 properties flooded above floor level.

In the insured's case, your insured believes two road drains located one their side of the road, at the front of the property have overflowed causing the inundation. The property is located within 2 kilometres of the Brisbane River.

The following map shows the location of the risk address.



Loss/Damage:

See attached schedule

Building: ICA Category C

See attached schedule

Contents:

One bed, four pillows	\$1,500.00
Two mattresses, two bed-quilts, two blankets, two sheets	\$1,000.00
One carpet, two bedside rug	\$3,000.00
Two bedside, same tooles	\$1,000.00
One entertainment corner unit base	\$ 600.00
Two bookshelves, some books bought 9 July 2006	\$ 500.00
DVD home theatre including 66cm TV and	
Loud speakers	\$2,100.00
DELL AR SNP E-Smart one bought	\$2,828.00
Sofa, Gibson 2.5 + chaise + ottoman bought 10 June 2006	\$1,667.00
Simson washer large door bought 26 May 2006 without GST	\$ 519.00
Fisher and Paykel fridge bought 26 May 2006	\$1,067.00
Kitchen oven	\$1,100.00
One new fan	\$ 33.00
Bike repair bike hub	\$ 120.00
One coffee table	\$ 400.00
Four dining chairs	\$ 300.00
Hoover	\$ 300.00
One armchair	\$ 200.00
DVD player Panasonic SAMT895	\$ 500.00

Temporary Accommodation:

Not required.

Policy Liability:

From the evidence available at the time of inspection we are unable to determine if flood waters or overflowing road drains are the the cause of the damage.

We recommend insurers appoint a hydrologist to determine toe exact cause of damage.

Adequacy of Insurance:

Sums Insured described seem adequate.

Recovery:

Nil prospect.

Title:

Future Action:

Insured:	Await insurer advice.
Insurer:	Re: policy response.
CL:	Await further instructions.

Cunningham Lindsey

To speak to [REDACTED] please phone: 07 3121 6800 or mobile: [REDACTED]

E-mail address: [REDACTED]

Assistant to [REDACTED]

Encl.
Flood Checklist
Building Damage Repair Assessment
Content Schedule of Loss
Schedule of Photographs



Photo 1. General view of the risk property.

Photo 2. Showing damage to steps and floors.



Photo 3. Showing damage to laundry and appliances.

Photo 4. Showing damage to kitchen cabinets.



Photo 5. Showing damage to kitchen and electricals.

Photo 6. Showing water level on door.

CUNNINGHAM LINDSEY FLOOD QUESTIONNAIRE

The adjuster to ask the insured the questions as those below, but in addition **MUST** do the following:

	Check
1. Take photographs of the property, building, home etc... particularly those that show maximum level of water inundation	Yes
2. Attach a Google Map showing relative position of property to a watercourse	Yes
3. Photos that identify any nearby watercourse and that indicate directional flow of floodwater	Yes
4. Check with insured as to whether there was any and what damage caused by water through the roof or by overflowing gutters and the date and time of that event.	NIL
5.	
6. What type of house is on the property – low set, high set, double storey, split level, etc?	High set 1 m.
7. Is the house on stumps or slab-on-ground?	Stumps
8. Approximately how high is the habitable floor level above surrounding ground level?	1m.
9. Is the ground level at the house higher than the street level?	Same
10. What date and time was the rain heaviest?	11 January 2011 PM
11. What time did the heavy rain stop? 11 January 2011	11 January 2011 PM
12. When did the property get inundated (date)?	12 – 14 January 2011
13. What time did the inundation of the property (yard) commence? 12 January 2011	12 January 2011
14. What time did water come into the house, garage, shed, etc?	12 January 2011
15. What date and time did the water level in the property peak? 12 January 2011 PM	12 January 2011 PM
16. At its peak, how deep was the water inside the house, garage, shed, etc?	400 mm
17. At its peak, how deep was the water in the yard? 1.4m	1.4 m.
18. Which direction did the water come into the property?	Road at front property
19. Was the water inundating the property 'clean' or 'dirty'?	Dirty
20. Was there any and if so what damage caused by rainwater through the roof or by overflowing gutters?	NIL

Customer Note

Building

Outside paint ??????

- Doors to all rooms – x 5
- Kitchen cupboards 3.5m
- Bathroom cupboards
- Main bed robes
- Stove
- Painting – internal

Contents see list

Neighbours can email photo.

Left 6-7pm Monday no overflowing

Tuesday saw house over fence (back)

200mm below bathroom window

(15000???? above ground)

DAMAGE REPAIR ASSESSMENTAGREED WITH CUSTOMER: YES No

Page 1 of

DAMAGED AREA (INCL. ROOM & DIMENSIONS)	WORK REQUIRED (DETAIL LIST OF ITEMS FOR CONTRACTORS TO QUOTE ON)	COST ESTIMATE
	5 x internal doors @ \$450.00	\$2,250.00
	Kitchen cupboards 3.5m @	\$2,700.00
	Bathroom vanity 1.5m @	\$1,200.00
	Main bedroom 1 built-in robes 4m @ \$650.00	\$2,600.00
	Stove	\$1,000.00
	Internal painting 240m ² @ \$16/m	\$3,840.00
	Split system Air conditioner	\$1,254.00
		\$14,844.00
		25% \$18,555.00
		50% \$27,832.50
		GST \$2,783.25
	TOTAL:	\$30,615.75

SCHEDULE OF LOSS

Description Manufacturer/Model	Age (Yrs)	Price Paid (\$)	Ownership *	Repair (Y/N)	Repair/ Replace Cost (\$)	Type of Proof	Method of Settlement & Policy Adjustment (Limits, Indemnity value etc) **	Done <input checked="checked" type="checkbox"/>

*Ownership: Insured, Hire Purchase, Business use, Owned by Others
 ** Method of Settlement: Cash, Repair, Replace

AAMI home claim - Second Assessment Form

Customer's name: [REDACTED]	
Customer's phone no: [REDACTED]	
Claim no: [REDACTED]	Home address: [REDACTED] GRACEVILLE 4075
Assessor: [REDACTED]	Second assessment date:

<p>Customer's recollection of events:</p> <ul style="list-style-type: none"> a) Where did the water that first inundated the home come from? b) On what date/time did this occur? c) To what height did it rise? d) On what date/time did the water rise to its peak? e) How high inside the home did the water rise at its peak? f) Any other information the customer wishes to provide? 	<p>I.O'S CONTACT (SABINA LANGENHAN) HAS ADVISED AS LISTED BELOW:</p> <ul style="list-style-type: none"> A) WATER WAS FLOWING BACK UP AND OUT THROUGH STREET DRAINS TO FRONT RIGHT SIDE OF HOME (PHOTO TO PROVE HAS BEEN SIGHTED AND FORWARDED TO AAMI). B) NOT SURE ON THE 12/1/11. C) WATER PEAKED AT APPROX. 1.8MTS TO AROUND YARD AREAS OF HOME. D) NOT SURE ON THE 12/1/11. E) WATER HEIGHT TO INSIDE HOME GOT TO APPROX. 500MM ABOVE FLOOR LEVEL. F) THE COLOUR OF THE WATER COMING FROM THE STREET DRAINS WAS DIRTY.
<p>Discuss any specific information relevant to the customer's claim.</p>	<p>SABINA POINTED OUT 1 X STREET DRAIN TO FRONT RIGHT SIDE OF HOME, AND SHE HAS ADVISED THAT AS FAR AS SHE IS AWARE THIS IS WHERE THE WATER CAME FROM THAT WATER DAMAGED HOME.</p>
<p>Conduct site walk and document relevant information.</p>	<p>I HAVE WALKED PART OF VERNEY ROAD AND I HAVE FOUND THAT THERE IS 1 X STREET DRAIN LOCATED APPROX. 5>10MTS AWAY FROM THE FRONT RIGHT CORNER OF I.O'S PROPERTY. THE BRISBANE RIVER IS APPROX. 500MTS AWAY AND UP OVER AN INCLINE FROM I.O'S PROPERTY.</p> <p>I HAVE ALSO FOUND THAT THIS DRAIN AND I.O'S HOUSE APPEAR TO BE IN A LOW PART/GULLY AREA OF VERNEY ROAD. FROM MY OBSERVATION OF THE LAY OF THE LAND TO AROUND I.O'S PROPERTY, IT WOULD APPEAR POSSIBLE AND/OR MOST LIKELY THAT ANY WATER THAT OVERFLOWED FROM THE STREET DRAINS AND/OR STORMWATER RUNOFF FROM SURROUNDING AREAS ENTERED THE INSURED SITE AND POOLED AND/OR CAUSED DAMAGE TO HOME. NO DISCERNABLE EVIDENCE OF HEIGHT OF ANY DRAIN WATER CAN BE OBSERVED/DETERMINED.</p>

<p>If accessible, photograph the customer's home and surrounding street, including:</p> <ul style="list-style-type: none"> a) The front b) The backyard c) Each side d) The street (looking <i>from</i> home) e) The street (looking to <i>left</i>) f) The street (looking to <i>right</i>) g) Behind/each side of property 	<p>PHOTOS TAKEN</p>
<p>Photograph all nearby watercourses or other features relevant to claim</p>	<p>PHOTOS TAKEN</p>
<p>General comments:</p>	<p>OTHER INFORMATION AS PER CUNNINGHAM & LINDSEY ASSESSORS REPORT.</p>
<p>Local resident enquiry no.1:</p> <ul style="list-style-type: none"> a) Were you here when the flooding happened back in January? b) Can you tell me how it happened? c) How high did the water get at your place? d) Where exactly did the water come from? (what direction) e) What colour was the water? (clean/dirty) 	<p># 273 VERNEY ROAD EAST.</p> <ul style="list-style-type: none"> A) YES. B) DURING HEAVY RAIN, WATER HAS BACKED UP AND FLOWED OUT OF STREET DRAIN TO FRONT RIGHT SIDE OF MY HOME. C) APPROX. 1.8MTS TO AROUND YARD AREAS OF HOME/1.5MTS TO INSIDE HOME. D) STREET DRAIN TO FRONT RIGHT SIDE OF HOME. E) DIRTY.

<p>f) (if appropriate) Has this street flooded before?</p>	
<p>Local resident enquiry no.2:</p> <ul style="list-style-type: none">a) Were you here when the flooding happened back in January?b) Can you tell me how it happened?c) How high did the water get at your place?d) Where exactly did the water come from? (what direction)e) What colour was the water? (clean/dirty)f) (if appropriate) Has this street flooded before?	

Claim Number:

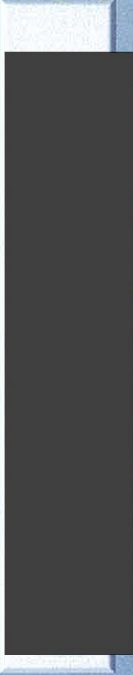
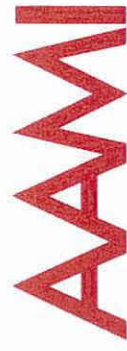


Image Report Date: 27/04/2011

**Customer Name:
(Surname)**



On-Site Assessment Images By:



A SUNCORP COMPANY



AAMI home claim - Second Assessment Form

Customer's name:

ESTATE OF THE LATE DR GUDRUN MEYER-BOEHM DR GUDRUN MEYER-BOEHM

Customer's phone no:

Claim no:

Home address:

10 E GRACEVILLE 4075

Assessor:

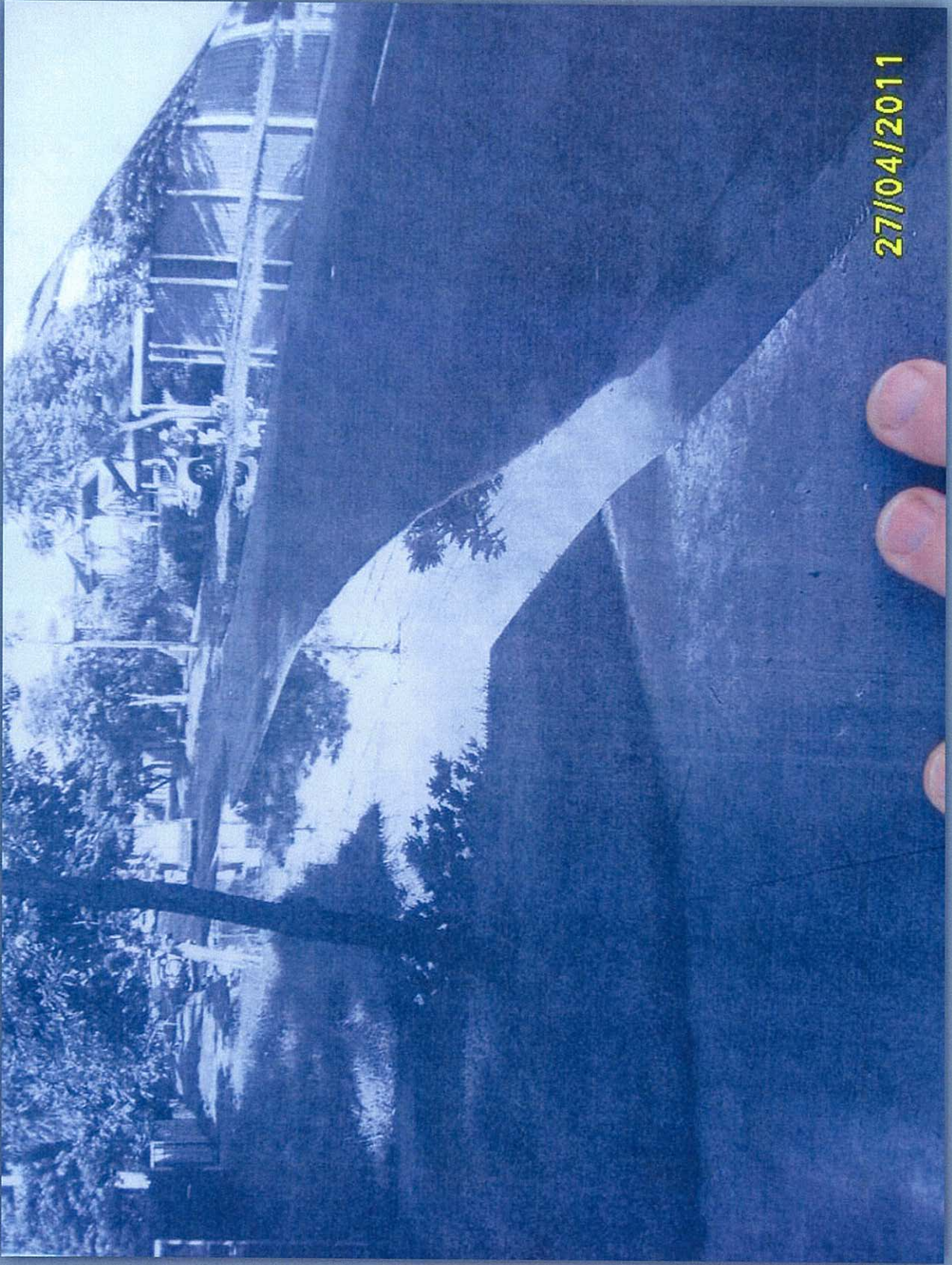
Second assessment date: WPD 27/4 @ 7:30

Customer's recollection of events:

- a) Where did the water that first inundated the home come from?
- b) On what date/time did this occur?
- c) To what height did it rise?
- d) On what date/time did the water rise to its peak?
- e) How high inside the home did the water rise at its peak?
- f) Any other information the customer wishes to provide?

ENCLOSURES - Time Discrepancy
Water in house

27/04/2011



27/04/2011

27/04/2011

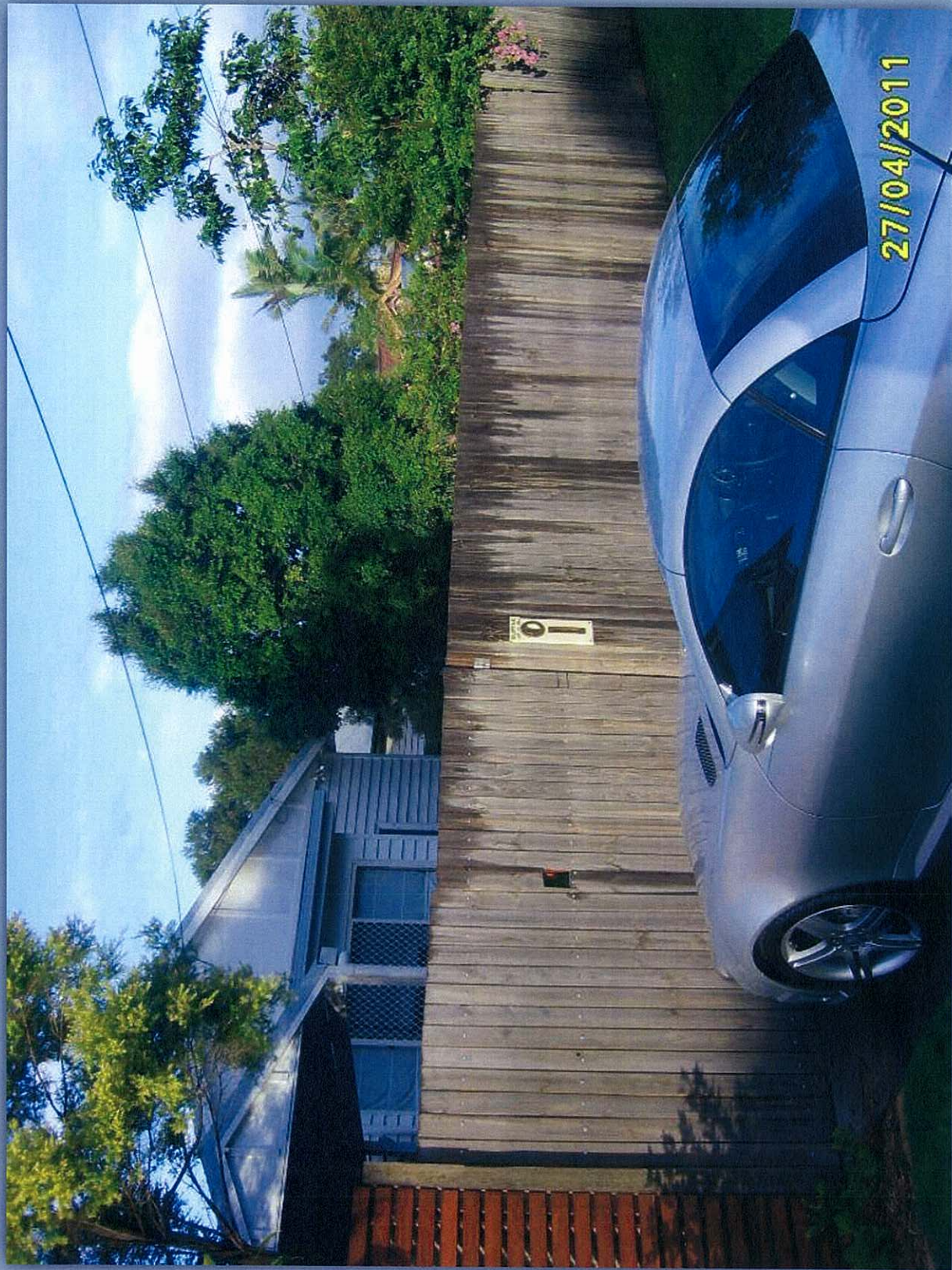


27/04/2011

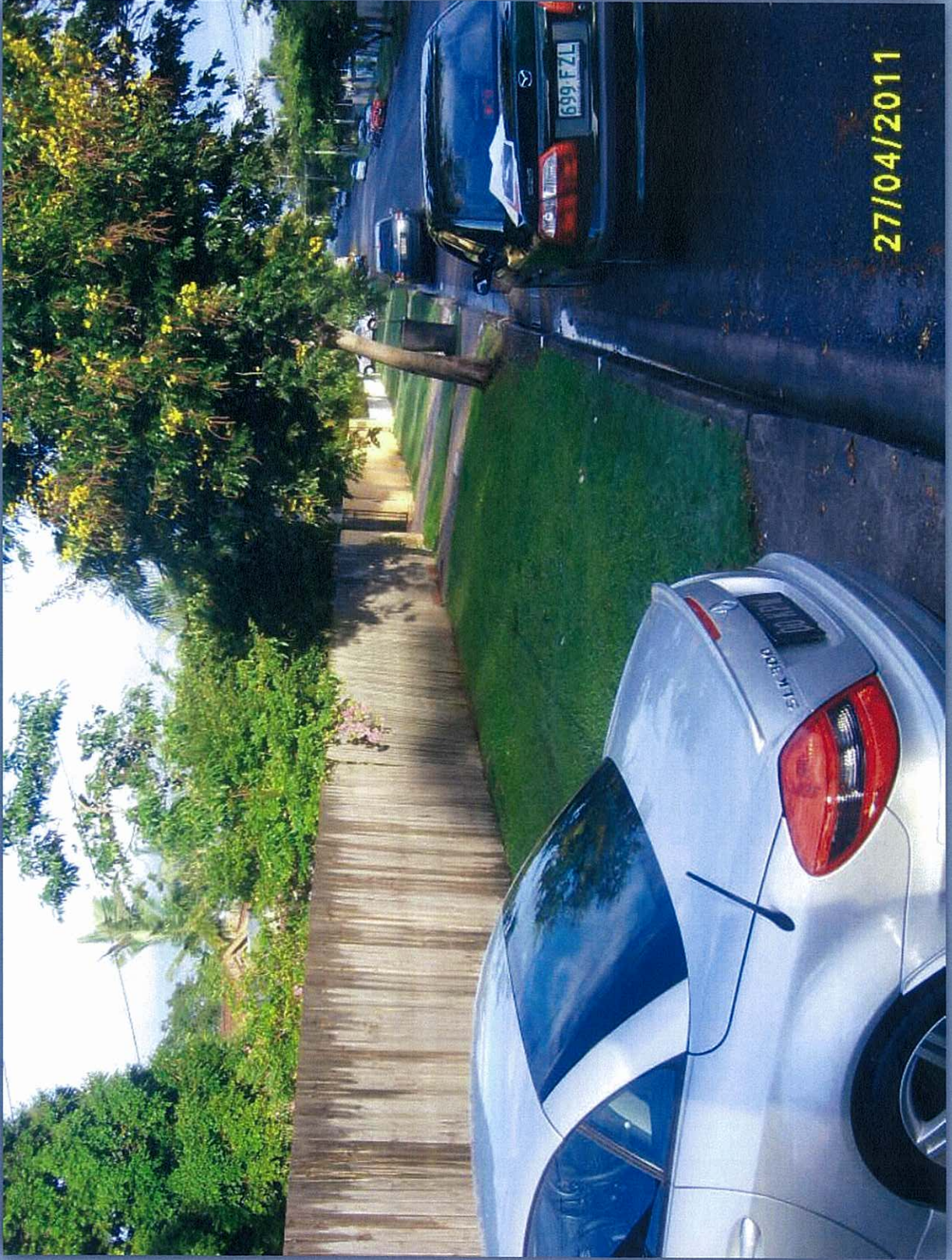
27/04/2011



27/04/2011



27/04/2011



27/04/2011



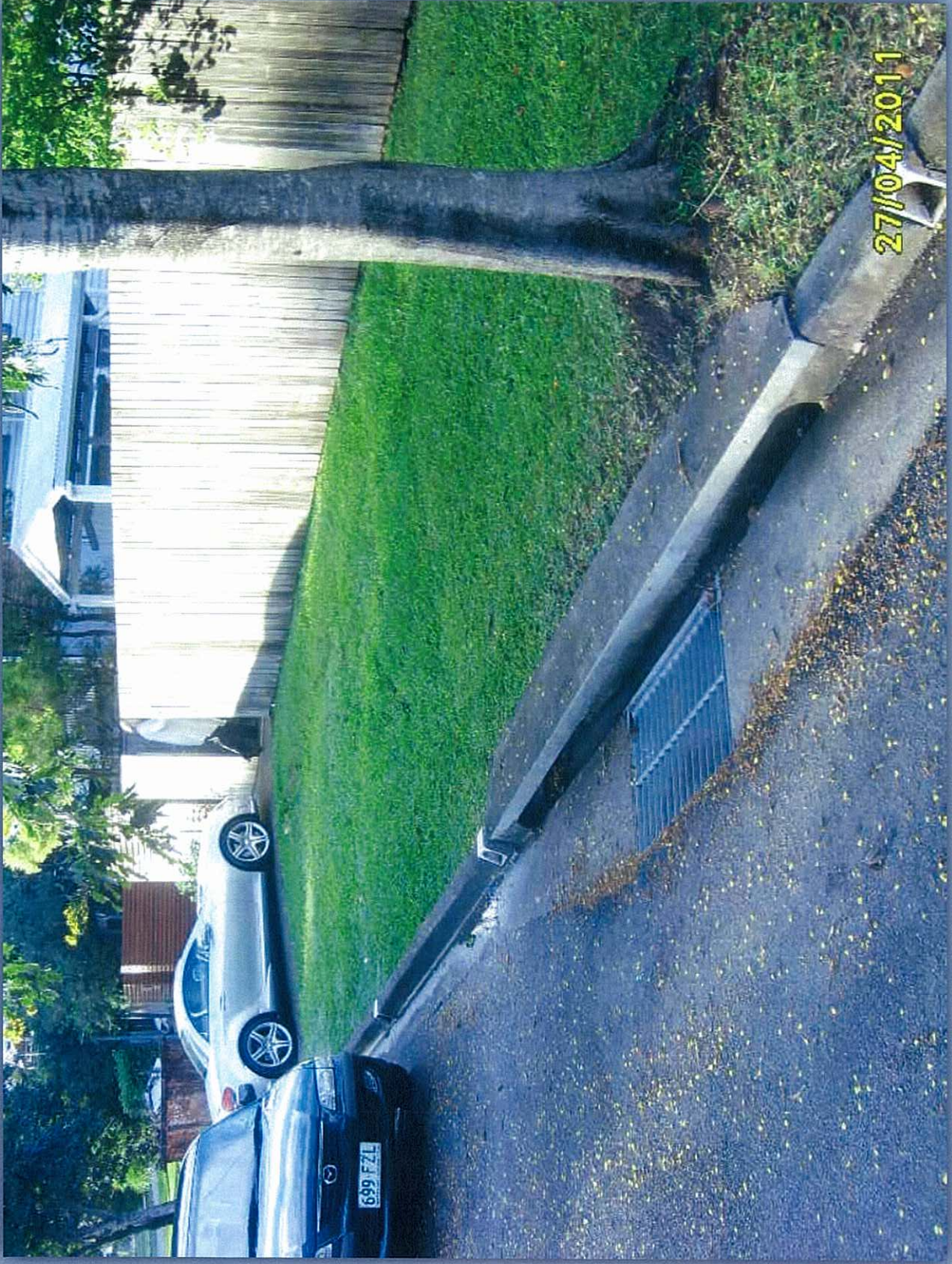
27/04/2011



27/04/2011



27/04/2011



27/04/2011



27/04/2011



27/04/2011



27/04/2011



27/04/2011



27/04/2011



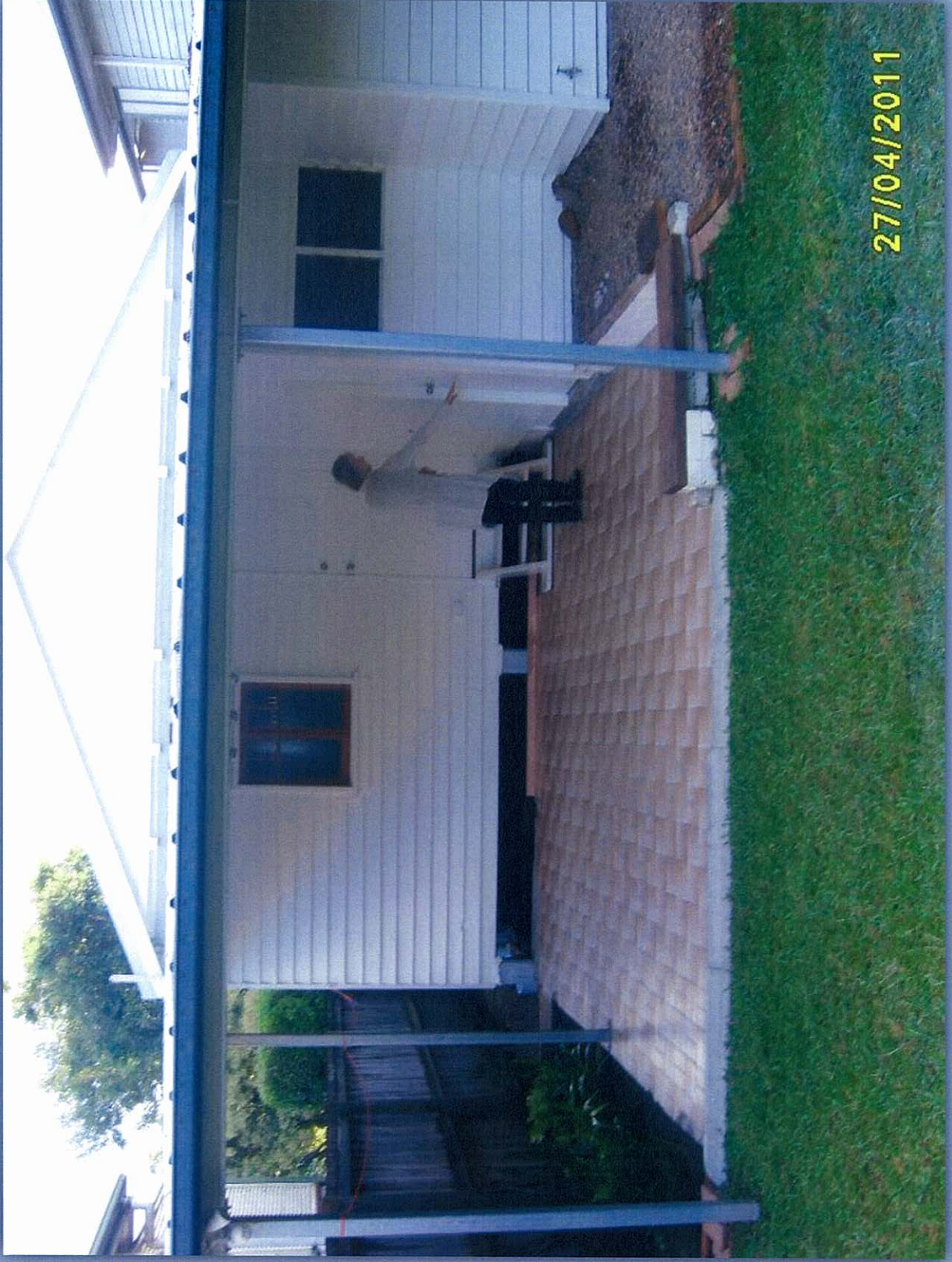
27/04/2011



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27/04/2011



27/04/2011

27/04/2011

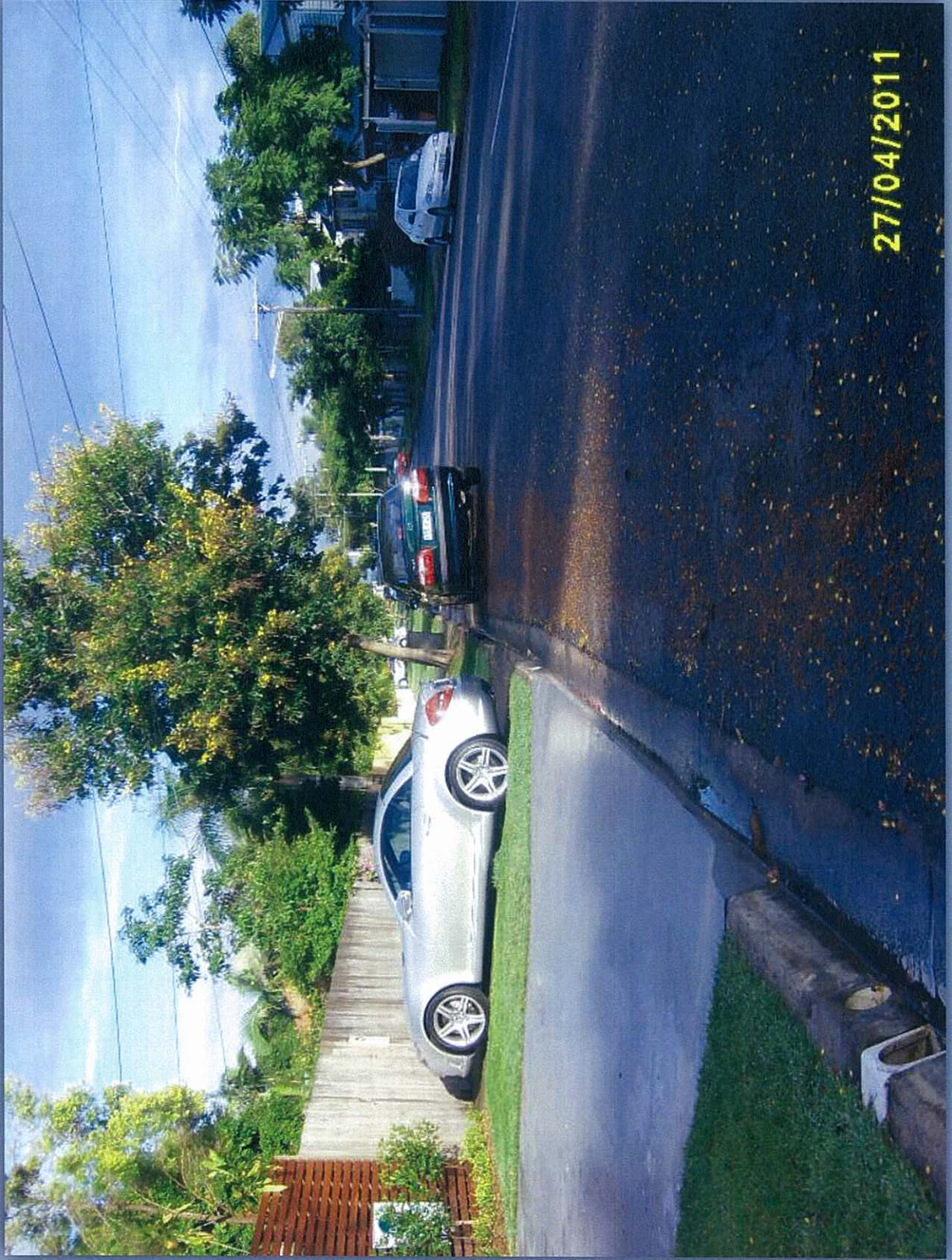


27/04/2011

27/04/2011



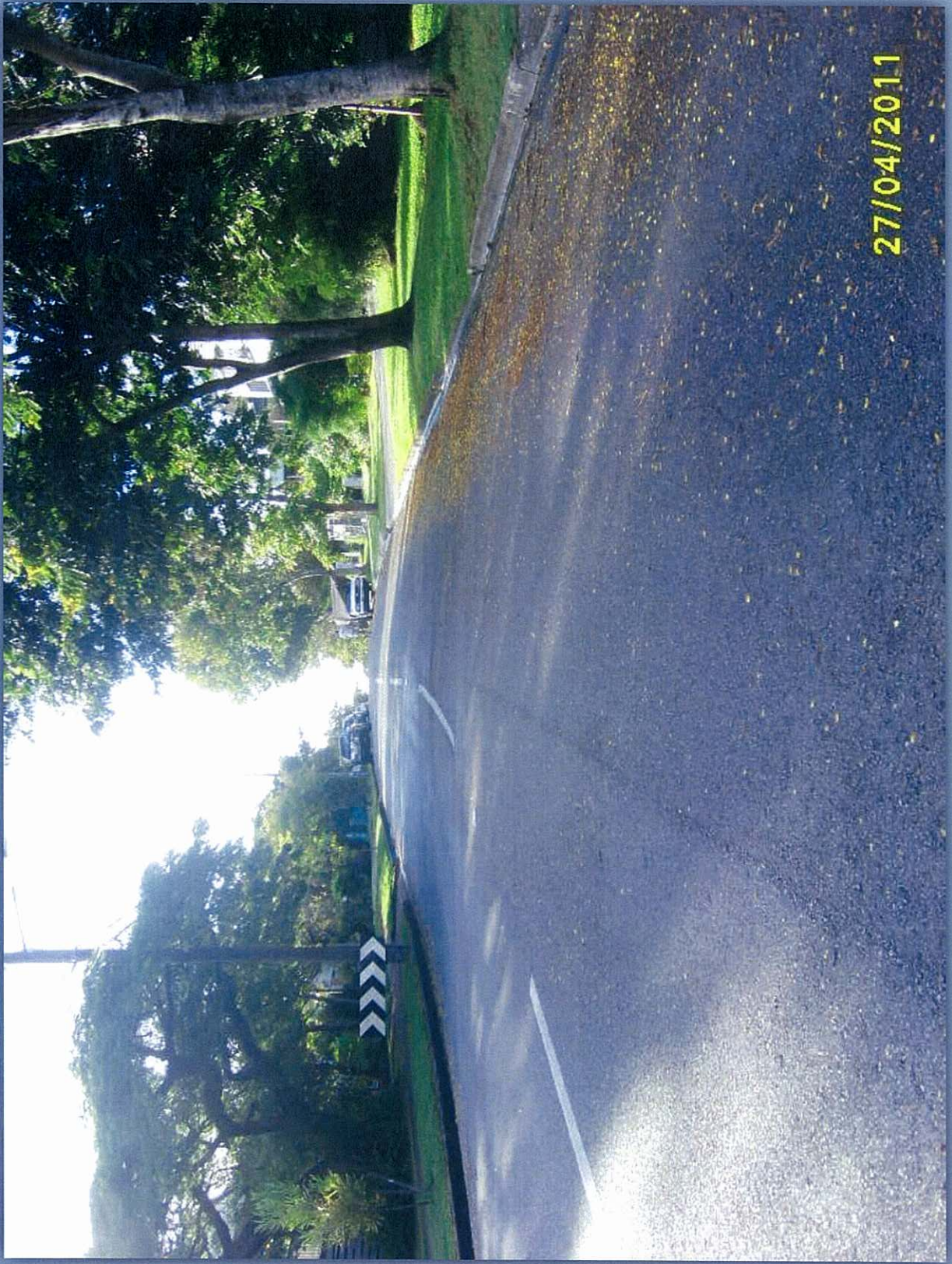
27/04/2011



27/04/2011



27/04/2011



27/04/2011



27/04/2011



27/04/2011



27/04/2011



27/04/2011

From: UNWIN, Peter [REDACTED]
Sent: Thursday, 12 May 2011 4:13 PM
To: [REDACTED]
Subject: Onsite hydrology report required - [REDACTED] - 6702865200
Attachments: CL Report.doc; [REDACTED]

Attention: [REDACTED]

Insured: [REDACTED]
Address: [REDACTED] Karalee 4306
Claim No: [REDACTED]
DOL: 12/1/2011
Contacts: [REDACTED]

Documents are attached.

Peter

Peter Unwin
Acting Technical Event Manager | Qld Event Recovery | Suncorp
Mob [REDACTED]

GPO Box 2988 Brisbane QLD 4001

Cunningham Lindsey Australia Pty Ltd

Chartered Loss Adjusters

ABN:49 003 437 161

PO Box 392

FORTITUDE VALLEY QLD 4006

Telephone 07 3121 6800

Facsimile 07 3121 6811

Email qld@cl-au.com



Thursday, 17 February 2011

Australian Associated Motor Insurers Limited

GPO Box 1155

Brisbane QLD 4001

Property Claim – First & Final Report

Insured:	[REDACTED]
Claim Reference:	[REDACTED]
Policy No:	[REDACTED]

CL Adjuster:	[REDACTED]
	E-mail: [REDACTED]
	Mobile: [REDACTED]
CL Reference:	8080246 MHP

Reserve:	Contents	\$90000.00 including GST
	Building	\$182000.00 including GST
	Temp Accommodation	\$17500.00 including GST

Date of Loss: 12 January 2011

Place of Loss: [REDACTED] Karalee, QLD, 4306

Policy: Home building - Complete Replacement HOM130451781 due 06/11/2010
Building CRC Contents - \$102,550

Excess: \$500

GST:

Not Registered

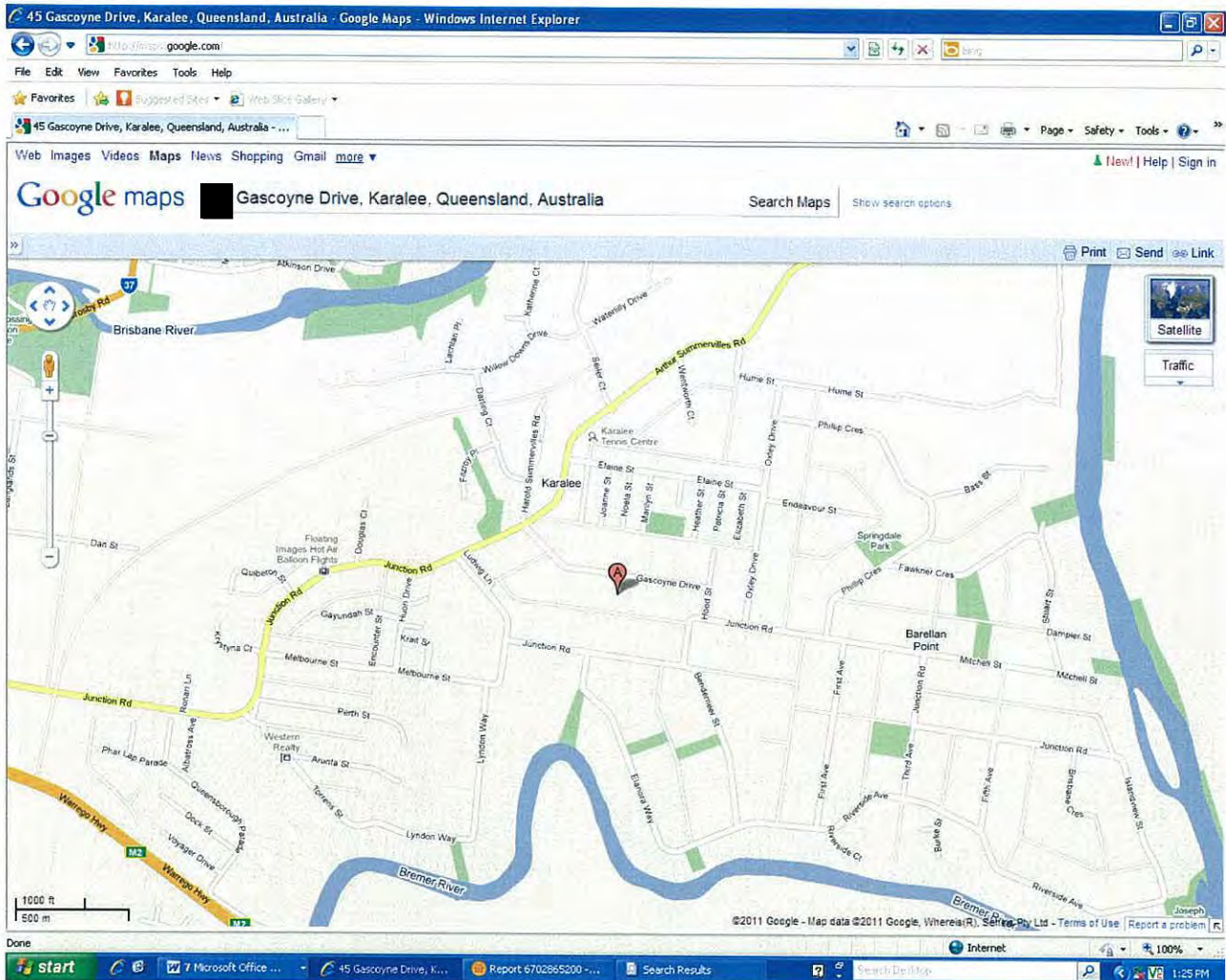
ITCE: Nil %

Introduction:

- We contacted your customer on 25/01/2011
- Our inspection was carried out on 27/01/2011

Description of Premises:

The premises is a single storey home with a pitched timber frame and a metal sheeting roof of approx. 120m²



Cause:

Torrential rainfall of more than 160mm in the upper reaches of the Brisbane River catchment area from 9th January 2011 combined with massive releases of water from the Wivenhoe Dam caused river levels to rise rapidly over the period from the 10th to the 13th of January 2011. The river peaked at a near record height of 4.6m on the afternoon of Thursday 13th January 2011. The Bremer River in Ipswich also rose to near record levels peaking at 19.4m.

Rising water caused severe inundation in the Brisbane CBD and more than 55 suburbs. Ipswich was similarly affected. More than 20, 000 homes were evacuated with about 5, 500 properties flooded above floor level.

In the insured's case, overflow inundated the home and the insured evacuated the premises. Flood waters seem to be the principal cause of loss in this instance.

Loss/Damage:

Building: ICA Category A:

Refer to Repair Assessment

Contents:

Please see SOL

Temporary Accommodation:

Insured has moved into a rented house for \$330 per week.

Policy Liability:

Based on the evidence available at the time of our inspection, it appears flood water is the principal cause of loss. We note that your policy excludes damage caused by flood.

Adequacy of Insurance:

Adequate

Conclusion:

As it appears this claim will not fall under the terms of your policy, we will finalise our involvement in this matter. Our fee note will be submitted in due course.

Should this matter need any further attention on our behalf, please contact our office.

Cunningham Lindsey

To speak to Maree Pares please phone: 07 3121 6800 or mobile:

E-mail address [REDACTED]

Encl.

Flood Checklist

Building Damage Repair Assessment

Content Schedule of Loss

Schedule of Photographs

CUNNINGHAM LINDSEY FLOOD QUESTIONNAIRE

The adjuster to ask the insured the questions as those below, but in addition **MUST** do the following:

	Check
1. Take photographs of the property, building, home etc... particularly those that show maximum level of water inundation	Yes
2. Attach a Google Map showing relative position of property to a watercourse	Yes
3. Photos that identify any nearby watercourse and that indicate directional flow of floodwater	Yes
4. Check with insured as to whether there was any and what damage caused by water through the roof or by overflowing gutters and the date and time of that event.	N/A
5. What type of house is on the property – low set, high set, double storey, split level, etc?	Low Set
6. Is the house on stumps or slab-on-ground?	Slab
7. Approximately how high is the habitable floor level above surrounding ground level?	30mm
8. Is the ground level at the house higher than the street level?	Yes
9. What date and time was the rain heaviest?	11/01/2011
10. What time did the heavy rain stop?	13/01/2011
11. When did the property get inundated (date)?	Evacuated 6pm
12. What time did the inundation of the property (yard) commence?	Evening 11/01/2011
13. What time did water come into the house, garage, shed, etc?	"
14. What date and time did the water level in the property peak?	"
15. At its peak, how deep was the water inside the house, garage, shed, etc?	Ceiling Level
16. At its peak, how deep was the water in the yard?	Whole Shed Covered
17. Which direction did the water come into the property?	From the road
18. Was the water inundating the property 'clean' or 'dirty'?	Dirty
19. Was there any and if so what damage caused by rainwater through the roof or by overflowing gutters?	N/A

DAMAGE REPAIR ASSESSMENT

AGREED WITH CUSTOMER: YES No

Page 1 of

DAMAGED AREA (INCL. ROOM & DIMENSIONS)	WORK REQUIRED (DETAIL LIST OF ITEMS FOR CONTRACTORS TO QUOTE ON)	COST ESTIMATE
All Rooms	R/R Wall Linings	
	R/R Ceilings	
	Repaint All	
	R/R Tiling	
	R/R Cladding (asbestos)	
	R/R Skirting	
	R/R Built ins and Entire Kitchen	
	Electrics Check and Make Safe	
	Plumbing, Check and Make Safe	
	Debris Removal	
	Spa & Bar	
	R/R Architraves	
	R/R Carpets	
	TOTAL:	\$181,509.91

SCHEDULE OF LOSS

Page 1 of

Description Manufacturer/Model	Age (Yrs)	Price Paid (\$)	Ownership *	Repair (Y/N)	Repair/ Replace Cost (\$)	Type of Proof	Method of Settlement & Policy Adjustment (Limits, Indemnity value etc) **	Done <input checked="" type="checkbox"/>
Double Beds x 2								
1 Twin Bed Set								
3 Pc Leather Lounge Suite Recliner								
3 x Flat Screen TV								
Fridge								
Freezer								
DVD								
Books								
Linen								
CDs								
Dinner Sets								
Rugs/Matts								
Dining Suite								
2 x Microwaves								
2 x Boats								
Bar Fridge								
Tools in Shed								
Ride on Mower								
*** Insured will issue a more detailed list of contents if cover is confirmed								

*Ownership: Insured, Hire Purchase, Business use, Owned by Others

** Method of Settlement: Cash, Repair, Replace

AAMI HOME CLAIM – SECOND ASSESSMENT FORM

CUSTOMER'S NAME:

[REDACTED]

PHONE NUMBER:

[REDACTED]

CLAIM NO:

[REDACTED]

HOME ADDRESS:

[REDACTED], KARALEE

ASSESSOR:

[REDACTED]

DATE:

4.5.2011

1: CUSTOMER'S RECOLLECTION OF EVENTS:

A: WHERE DID THE WATER THAT FIRST INUNDATE THE HOME COME FROM?

IO SON IN LAW (SIL) ADVISED THAT WATER INITIALLY CAME FROM THE WATER COURSE ALONG THE EASTERN BOUNDARY OF THE PROPERTY. SIL ADVISED THAT WATER INITIALLY CAME FROM THE NORTH.

B: ON WHAT DATE AND TIME DID THIS OCCUR?

SIL ADVISED THAT HE BELIEVED THE INUNDATION OCCURRED AT 1:00AM ON WEDNESDAY 12.1.11

C: TO WHAT HEIGHT DID IT RISE?

SIL ADVISED THAT THE INITIAL INUNDATION PEAKED AT APPROX 1-1.2M THROUGH THE HOUSE

D: ON WHAT DATE/TIME DID THE WATER RISE TO ITS PEAK ?

SIL ADVISED THAT WATER PEAKED AT APPROX 3:00AM

E: HOW HIGH INSIDE THE HOME DID THE WATER RISE AT ITS PEAK

IO ADVISED THAT THE WATER PEAKED ABOVE THE GUTTER LINE – APPROX 3M ABOVE GROUND LEVEL

F: ANY OTHER INFORMATION THE CUSTOMER WISHES TO PROVIDE?

SIL ADVISED THAT IO EVACUATED THE PROPERTY AS WATER WAS ENTERING THE HOUSE AT 1:00AM. THE WATER FLOWED FROM THE NORTH AND STAYED AT THE INITIAL INUNDATION HEIGHT OF APPROX 1-1.2M FOR A PERIOD OF TIME BEFORE RISING TO THE OVERALL PEAK OF APPROX 3M.

2: DISCUSS ANY SPECIFIC INFORMATION RELEVANT TO THE CUSTOMER'S CLAIM

3: SITE WALK:

THERE IS A WATERCOURSE ALONG THE EASTERN BOUNDARY OF THE PROPERTY. A STORMWATER PIPE PASSES UNDER GASCOYNE DRIVE BETWEEN NUMBERS 45 AND 49, AND CONTINUES NORTH. I HAVE PHOTOGRAPHED IT RUNNING ADJACENT TO MARILYN ST.

AFTER DRIVING AROUND THE SITE AND VIEWING SATELLITE VIEWS OF GOOGLE MAPS, I AM UNABLE TO DETERMINE THE SOURCE OF THIS WATERCOURSE.

I HAVE NOTED ON FLOOD MAPPING PROVIDED ON PAGE 4 OF SUNCORP INTERNAL LEGAL ADVICE THAT FLOODWATER FROM THE BRISBANE RIVER TO THE NORTH OF IO PROPERTY DID NOT MEET WITH FLOODWATER FROM THE BREMER RIVER TO THE SOUTH OF IO PROPERTY.

CLEARLY OVERLAND FLOODWATER FROM THE BREMER RIVER TO THE SOUTH ULTIMATELY FLOODED IO PROPERTY, HOWEVER IF SIL AND NEIGHBOUR ACCOUNT OF EVENTS IS CORRECT IT APPEARS LIKELY THAT CLEAN WATER FROM THE NORTH CAUSED INITIAL INUNDATION.

IT WOULD APPEAR LIKELY THOUGH THAT THIS WOULD STILL CONSTITUTE AN EXCLUDED EVENT AS OVERFLOW HAS OCCURRED FROM WHAT APPEARS TO BE A STORMWATER CHANNEL.

4: PHOTOGRAPHS.. HOME AND SURROUNDING STREET.....

A: THE FRONT..... B: BACKYARD..... C: EACH SIDE: D: THE STREET..LOOKING FROM HOME..... E: LOOKING LEFT.....F: LOOKING RIGHT... G: BEHIND/EACH SIDE OF PROPERTY.....

TAKEN

5: PHOTOGRAPH ALL NEARBY WATER COURSES OR OTHER FEATURES RELEVANT TO THE CLAIM:

6: GENERAL COMMENTS:

OTHER INFORMATION AS PER CUNNINGHAM LINDSEY ASSESSORS REPORT.

6: LOCAL RESIDENT [1]

49 GASCOYNE DR, KARALEE

A: WHERE WERE YOU WHEN THE FLOODING HAPPENED BACK IN JANUARY?

RESIDENT WAS AT HOME AT THE TIME OF FLOODING

B: CAN YOU TELL ME HOW IT HAPPENED?

STORMWATER RUNOFF CAME FROM THE NORTH BEFORE MIXING WITH FLOODWATER TO THE SOUTH

C: HOW HIGH DID THE WATER GET AT YOUR PLACE?

FLOOD WATER WAS APPROX 6M ABOVE GROUND LEVEL

D: WHERE EXACTLY DID THE WATER COME FROM? [WHAT DIRECTION]

WATER CAME FROM THE NORTH FROM A STORMWATER CHANNEL

E: WHAT COLOUR WAS THE WATER? [CLEAN/DIRTY]?

THE WATER WAS CLEAN

F: HAS THIS STREET EVER FLOODED BEFORE?

RESIDENT ADVISED THAT WHENEVER IT RAINED HEAVILY WATER FLOWED FROM THE NORTH



AAMI SECOND ASSESSMENT

AAMI home claim - Second Assessment Form

Customer's name:

[REDACTED]

Claim no:

[REDACTED]

Assessor:

Phone no: Best Contact:

[REDACTED]

Customer's No:

[REDACTED]

Home address:

R KARALEE 4306

Second assessment date:

Customer's recollection of events:

- a) Where did the water that first inundated the home come from?
- b) On what date/time did this occur? To what height did it rise?
- c) On what date/time did the water rise to its peak?
- e) How high inside the home did the water rise at its peak?
- f) Any other information the

to be taken to provide?

















