



Statutory Declaration of
Matthew Jarrett
Regarding NRMA Policy
Holder Sharron Campbell

QFCI

Date:

5/10/11

JM

Exhibit Number:

719

Oaths Act 1867

Statutory Declaration

QUEENSLAND

TO WIT

I, Matthew Jarrett, care of NRMA Insurance, [REDACTED] Grey Street, South Brisbane in the State of Queensland do solemnly and sincerely declare that:

- 1 I am employed by Insurance Australia Group Limited as an Acting Claims Specialist Manager - QLD, WA & SA, Direct Insurance - Claims, for NRMA Insurance (**We/Us/Our**).
- 2 I provide this Declaration in relation to the request by Commissioner Justice C E Holmes to NRMA Insurance dated 9 September 2011 in relation to the Queensland Floods Commission of Inquiry (**Commissioner's Request**).
- 3 My response to the Commissioner's Request is also made having regard to the correspondence from Jane Moynihan, Executive Director of Queensland Floods Commission of Inquiry, to DLA Piper Australia dated 9 September 2011.

Background

- 4 At the time of the Queensland Floods (December 2010 and January 2011), I was employed by Insurance Australia Group Limited as a Home Claims Team Manager.
- 5 I have been employed by Insurance Australia Group Limited for approximately 8 years since approximately December 2003.
- 6 Exhibited to this Statutory Declaration and marked **Annexure A** is a paginated bundle of documents, which I will refer to as 'the Bundle' within this Declaration.
- 7 Exhibited to this Statutory Declaration and marked **Annexure B** is a compact disc, which I will refer to as 'the CD' within this Declaration. The CD contains copies of telephone call recordings that We have been able to obtain; however, I note that telephone calls on Assessors' mobile telephones, Team Managers' telephones and Customer Relations staff members' telephones are and were (at the time of the Queensland floods) not recorded.
- 8 I was not personally involved in considering and assessing the subject claim (referred to below). To the extent that I do not have personal knowledge of any matters outlined herein, I make this Declaration having reviewed and had regard to the business records maintained by Us in respect of this matter. Where appropriate, I refer to these records (including file notes, which are often recorded during or shortly after the event which is the subject of the file note) and either extract the content of those records within this Declaration or identify where the copies of those records are contained in the Bundle or on the CD. I attach, at **Appendix A**, a Glossary of terms commonly used in these records.

Policy documents

- 9 A copy of the Certificate of Insurance in respect of the subject policy is located at pages 1 to 6 of the Bundle.
- 10 A copy of the Home Insurance Building and Contents Product Disclosure Statement and Policy Booklet which applied in January 2011 is located at pages 7 to 86 of the Bundle.

Subject claim

- 11 We received a telephone call on 12 January 2011 from Ms Campbell during which she lodged claim number [REDACTED] on her contents insurance policy number [REDACTED]. A recording of this telephone call is contained on the CD and identified by file name **Campbell 12 January 2011**. Our file notes of this conversation, as well as other events that occurred on 12 January 2011 (including when We attempted to contact Ms Campbell later that afternoon), include the following:

[12/01/2011 11:54:08, [REDACTED] S56187, Teleclaims Consultant, Parramatta TeleClaims]

New File : BNCHI1101154. BONUS user id: HT87.

[12/01/2011 11:54:08, [REDACTED] S56187, Teleclaims Consultant, Parramatta TeleClaims]

Incident notations:

GIVEN NAME=SHARRON

INSURED DAY PHONE=[REDACTED]

INSURED MOBILE PH=[REDACTED]

CONTACT NAME=SHARRON

CONTACT PERSON=Insured

DAY PH CONTACT=[REDACTED]

CONTACT EMAIL=[REDACTED]

NOTIFIER=Insured

THIRD PARTY AUTHORITY NOT GIVEN

LODGED FOR CONSIDERATION ONLY

O/I will write a list down of all the items and send through if it is covered.

ROOMS AFFECTED=All

URGENT HOME CLAIM

EMERGENCY SERVICE=SES

Contents claim notations:

ITEM1=Flat screen TV - Panasonic

COST1=3500

ITEM2=Leather couch

COST2=6000

ITEM3=Laptop - Asus

COST3=3200

[12/01/2011 11:55:21, [REDACTED] S56187, Teleclaims Consultant, Parramatta TeleClaims]

claim valid:yes

incident covered:yes

MFP/AFP:0

XS:\$200

NCB:10% loss = 15%

sms:sent

[12/01/2011 12:00:24, [REDACTED] S56187, Teleclaims Consultant, Parramatta TeleClaims]

advised claim lodged for consideration and for her to take pictures of all items in house and then dispose of them. i advised her claim lodged for consideration.

[12/01/2011 16:44:59, [REDACTED] S31344, Claims Consultant, Brisbane CAC]

Storm Validation

Policy Current: yes

CLII Code: non critical

Excess: \$200

Estimate: \$ 7000

Extent & Type of Damage: contents only

Fraud Check: 22 0 INCIDENT WITHIN 42 DAYS OF POLICY

RENEWAL DATE

Temp Accom Required:

Builder/Assessor Allocated:

Customer Builder Offered:

Rang OI, left msg on voicemail

I cannot finalise claim because -

OI to call back, validation, where did water come from (creek/over land?) confirm damaged items and where they were (was tv on floor? how did it get wet/how deep was the water?)

- need list of items/photos of damages. Any items restorable/repairable?

- xs \$200 to be deducted

*** Third party authority given to [REDACTED] ***

[12/01/2011 16:45:22, [REDACTED] S31344, Claims Consultant, Brisbane CAC]

Bring-up. Worklist Name: Group 4, Bring-Up Date: 19/01/2011, Reason: Bring-Up

- Awaiting response from Our Insred.

- 12 The reference to 'sms:sent' in the file notes above refers to the following SMS having been sent to Ms Campbell's mobile number of [REDACTED] as two messages:

NRMA Insurance reference no BNCHI1/01154. For enquiries contact us on: Ph [REDACTED], Fax [REDACTED] Hrs 8.30am-5.00pm Mon-Fri. Please do not reply via SMS to this message.

The telephone number [REDACTED] referred to in the above SMS was a direct local number to the dedicated Brisbane based Home Claims team. As a result of the floods impacting Our Southbank offices in Grey Street, South Brisbane, this team was relocated to other areas of Brisbane from 11 January 2011 until access to Our Southbank premises was available again on 18 January 2011. During this period, calls to this number were diverted to our interstate claims operations. Despite the high volume of calls as a result of the Queensland flood events, call wait times and call abandonment rates were not materially impacted. We understand Ms Campbell may have experienced some difficulty in getting through to Us. This did not, however, delay the handling of her claim.

- 13 We received a telephone call from Ms Campbell on 15 January 2011. A recording of this telephone call is contained on the CD and identified by file name **Campbell 15 January 2011**. Our file notes of this conversation include the following:

[15/01/2011 06:21:08, [REDACTED] S16727, Teleclaims Consultant, Parramatta TeleClaims]

Insured Sharron called returning our call - Water came from Bremer River -

All Contents and building damaged - water came up approx 2 feet from second story ceiling..Insured has many photos - no contents can be salvaged..

Do you give permission for anyone else to act on your behalf for the course of the claim? = Yes, [REDACTED] (friend) [REDACTED]

Product Disclosure Statement and Postal Address

- 14 We do not have any records that indicate that Ms Campbell requested a new copy of the Product Disclosure Statement be sent to her, including those records relating to the telephone calls on 12 January 2011 and 15 January 2011.

- 15 Ms Campbell requested that her postal address be updated in a telephone call on 20 January 2011. Our file notes of this conversation include the following:

[20/01/2011 16:56:11, [REDACTED] S59270, DI QLD NRMA Home Claims, Brisbane CAC]

OI called to advise that her neighbour has an nrma policy and an assessor is coming out tomorrow and can that assessor come and see her too as she is next door? She didnt have assessor name or the neighbours policy. Advised if she had assessor name/neighbour policy we can email assessor and request this but no gauruntees.

OI also advised any mail to be sent to [REDACTED] Brisbane Adelaide Street, 4000

I cannot finalise

- Await assessment decision

16 Unfortunately, Our policy records were not correctly updated following this telephone call.

17 Ms Campbell confirmed her postal address again during a telephone conversation with Us on 24 February 2011. A recording of this telephone call is contained on the CD and identified by file name **Campbell 24 February 2011**. Our file notes of this conversation are referred to at paragraph 25 below.

Communication with Ms Campbell following the claim

18 After Ms Campbell made her claim with Us on 12 January 2011 and prior to determination of her claim on 18 April 2011, We communicated with (or attempted to communicate with) Ms Campbell in person or over the telephone on numerous occasions. Our records of these communications between Us and Ms Campbell:

18.1 are located at pages **87 to 90** of the Bundle, which are copies of file notes maintained by Us in relation to this claim,

18.2 are referred to at paragraphs 11, 13, 15 and 17 above,

18.3 are referred to at paragraphs 19, 20, 22, 29 and 33 below,

18.4 include the additional file note:

[14/02/2011 13:15:42, ██████████ S44171, Claims Consultant, Adelaide CAC]

oi - Sharron called re decision on claim

advised awaiting decision to be made and she will be contacted

I cannot finalise:

-awaiting decision on flood coverage.

-assessor ██████████ allocated

Assessor

19 On 22 January 2011, one of Our assessors telephoned Ms Campbell and made an appointment to view the property on 25 January 2011. Our file notes of this conversation include the following:

Assessment, appointment made for Tue, 25 Jan 2011 11:00am.

A copy of this file note is located at page **88** of the Bundle.

20 On 25 January 2011, one of Our assessors attended Ms Campbell's property, took photographs and completed the standard flood template which was required for all claims with possible flood damage. Located at pages **91 to 94** of the Bundle is a copy of the standard Home Storm/Flood Assessment template provided to all of Our assessors. Our file notes in respect of this inspection include that located at page **88** of the Bundle, which is as follows:

attended premises insured flood water reached a height of 1.5m on the upstairs level of townhouse on the 11/01. flood template attached to the file photos attached to the file insured has done a comprehensive list with, quotes etc and photos on a flash drive. this information is in a a4 folder

which is completely full there is no point scanning onto the file just yet as it would take a day or so. i will keep this info at hand and wait until a decision has been made before deciding on attaching to file

insured is aware of process

contents estimate approx \$135000

await flood decision

- 21 Assessors and claims consultants were also provided with standard scripting to assist them in answering common questions being asked by Our customers. The standard scripting was updated from time to time. Located at pages **95 to 108** of the Bundle is a copy of a sample of the Queensland Home Flood Catastrophe Event Process Document provided to all of Our assessors and claims consultants.

Hydrologist Reports

- 22 On 24 February 2011, We contacted Ms Campbell to explain that We would be arranging a separate site-specific hydrology report because a regional hydrology report already obtained by Us did not provide a clear determination for her claim. A recording of this telephone call is contained on the CD and identified by file name **Campbell 24 February 2011**. Our file notes of this conversation include the following:

[24/02/2011 10:09:41, ██████████ S55559, Claims Consultant, Brisbane CAC]

Claim Review

Have contacted OI Sharon and have advised of scripting, She was happy for the update.

*She has requested Hydrologist report already

I cannot finalise:

-awaiting decision on flood coverage.

-assessor ██████████ allocated..

- 23 We followed the standard scripting on page 10 of the Queensland Home Flood Catastrophe Event Process Document located at page **104** of the Bundle.
- 24 To assist Us in Our determination of coverage in respect of Our customers' claims, We commissioned regional hydrology reports to determine the cause of damage to Our customers' insured properties. Located at pages **109 to 140** of the Bundle is a copy of the Brisbane Ipswich Hydrology Report.
- 25 We reviewed the Brisbane Ipswich Hydrology Report, aerial photo maps obtained from nearmap.com and the information obtained from the customer and site assessments. In many instances that information provided a clear determination of the cause of damage to specific customers' insured properties. In other instances, such information was not considered conclusive. In that event, We commissioned a site-specific hydrology report for these specific customers' insured properties.

- 26 In respect of Ms Campbell's claim, We reviewed the above information, including the Brisbane Ipswich Hydrology Report and the aerial photo maps obtained from nearmap.com. From this review, We identified that Ms Campbell's insured property at the time of the incident had been affected by riverine water, which is shown as brown water in the aerial images. As a result of this, We determined that a second hydrology report should be obtained.
- 27 We commissioned WorleyParsons to prepare a hydrology report for Ms Campbell's insured property. WorleyParsons was the hydrologist that had carried out the Brisbane Ipswich Hydrology Report.
- 28 While causing a delay in processing the claim, it was considered appropriate for Us to commission a second hydrology report to ensure that We were correctly informed and made the correct decision in respect of coverage. Located at pages **141** to **150** of the Bundle is a copy of the Bridge Street Hydrology Report by WorleyParsons dated 8 April 2011. WorleyParsons attended Ms Campbell's property on 18 March 2011. A copy of the Bridge Street Hydrology Report was received by Us on or shortly after 8 April 2011 and saved/registered to Our relevant claims handling database on 11 April 2011.

Provision of hydrologist reports

- 29 On 11 April 2011, We received a call from Ms Campbell seeking an update from Us on the progress of her claim. It appears that this telephone call occurred prior to the receipt of the Bridge Street Hydrology Report being acknowledged on Our relevant claims handling database. A recording of this telephone call is contained on the CD and identified by file name **Campbell 11 April 2011**. Our file notes of this conversation include the following:

[11/04/2011 10:20:54, ██████████ S59447, DI QLD NRMA Home Claims, Brisbane CAC]

Oi Sharon called, wanting an update.

Advised no report yet but someone will be in touch.

Oi wants to be notified when report comes in, Oi also requested original hydrologist report.

Spoke with stacey, she will call Oi when report is in and advised original reports are not being sent out as we are not basing decision on this.

Advised Oi of this

I cannot finalise

- await hydrologist report

- await decision on claim.

- 30 We did not base Our decision as to the cause of water damage to Ms Campbell's insured property on the Brisbane Ipswich Hydrology Report. On this basis, We did not provide Ms Campbell with a copy of the Brisbane Ipswich Hydrology Report.
- 31 We provided Ms Campbell with a copy of the Bridge Street Hydrology Report as that was the report used by Us in making Our determination of her claim.

Determination of claim

32 All flood claims were determined by a panel of claims managers to ensure all relevant information was taken into account. Ms Campbell's claim was reviewed and determined by Our panel on Thursday, 14 April 2011.

33 Ms Campbell was notified of the determination of her claim on Monday, 18 April 2011. This notification was made by telephone and letter. Our file notes of the telephone conversation include the following:

[18/04/2011 10:05:23, ██████████ S59796, DI QLD NRMA Motor Claims, Brisbane CAC]

Tried to contact OI Sharron on 0438182447 - no answer - left message to call back.

[18/04/2011 10:40:22, ██████████ S59796, DI QLD NRMA Motor Claims, Brisbane CAC]

OI Sharron returned my call and I advised I wished to discuss her claim as per below:

Good morning its ██████████ from NRMA Insurance. I am calling you about your claim/s for property damage as a result of water damage.

As you may be aware your policy covers you for loss or damage to your home caused by storm; however it does not cover loss or damage caused by flood

In processing claim(s) we always give our customers the benefit of an extensive review. In your case this has included a physical assessment of your property, aerial photos taken during the flood, utilising a QLD Government website mapping areas that were impacted by flooding, along with an external hydrology report specific to your property.

From the information collated we have concluded the cause of damage to your property was flood.

As such we regret that we are unable to cover your claim.

We will be sending you a letter to confirm this shortly - we realise you may be unhappy with this decision and the letter will outline the next steps available to you if you disagree with it.

Do you have any questions about this?

Thank you for your time.

Sharron said that she would like a copy of the hydrologist report. She also said that she was promised a copy of the original overarching report - I advised that I would find out if that was possible and call her back.

Claim cancelled in CIS and BONUS.

34 A copy of the script followed above is located at page **151** of the Bundle.

35 On or about 19 April 2011, We sent a copy of Our determination letter to Ms Campbell together with the Bridge Street Hydrology Report. A copy of this letter is located at pages **152** to **153** of the Bundle. It is standard practice to provide insureds with a copy of the hydrology report relied upon with the decline letter.

36 When determining Ms Campbell's claim, We relied upon all of the information We obtained from the steps We took as outlined above.

37 Ms Campbell was sent a copy of the Bridge Street Hydrology Report and had access to the aerial images and Government Flood Maps that We used to determine her claim, which are available publicly (via online means).

38 The determination of Ms Campbell's claim was impeded by the time taken to obtain the Bridge Street Hydrology Report. Across the industry, delays in obtaining hydrology reports were exacerbated by difficulties in obtaining the release of relevant rainfall and river level gauge data from the Bureau of Meteorology immediately following the Queensland Flood Events and the relatively small pool of expert hydrologists available to manage the volume of requests.

and I make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the *Oaths Act 1867* (Qld).



.....
Signature of declarant

Taken and declared before me at Brisbane this Twenty-Second day of September 2011



.....
Solicitor

Appendix A

cac = claims assistance centre

HH = reference to home building claim

HI = reference to contents claim

OI or O/I = our insured

XS = excess

Annexure A



2010-2011 Certificate of Insurance Home Contents Renewal



Miss SL Campbell
[Redacted]
Bridge Street
REDBANK QLD 4301

Dear Miss SL Campbell,

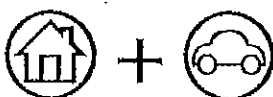
Thank you for choosing NRMA Insurance. You will find a summary of your policy opposite, and full details on the following pages.

Next Steps:

1. Review the information on the following pages and if you need to make changes call 132 132.
2. Make sure you understand your 'Duty of Disclosure' on page 2.
3. Please be prepared for your first instalment payment to be deducted on 12 April 2010.
4. On payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.

Save 10%

If you take out a Motor policy in addition to your Home policy, you could enjoy a 10% Multi-Policy Discount. To see if we can help you save, call us on 132 132.



YOUR POLICY SUMMARY

Policy number:	[Redacted]
First instalment:	\$111.77
Instalment due:	12 April 2010
Current policy expires:	11:59pm on 19 February 2010. Continue to pay by direct debit and your new policy will commence automatically.
Home insured:	[Redacted] Bridge Street, Redbank QLD 4301
The insured:	Miss SL Campbell
Sum insured:	Contents: \$155,155 See page 2 for breakdown.
Basic excess:	\$200 See over for all excesses that apply.

YOUR PREMIUM (Includes government charges)

Pay monthly:	\$111.77
You currently pay this way. Your next instalment is due 12 April 2010. Unless you tell us otherwise, we will continue to deduct these instalments from your account. You pay an extra \$35.99 p.a. to pay this way.	
OR	
Pay annually:	\$1,160.28
To pay this way, please contact us before 19 February 2010 to change your payment option.	

YOUR DISCOUNTS

Thank you for your loyalty. These discounts have already been deducted from your premium.

25% No Claim Bonus Discount	
-----------------------------	--

YOUR OPTIONS

The cost of these options is included in your premium.

Specified Portable Valuables

Enquiries 132 132
Payments 131 144

Claims 131 123
Visit nrma.com.au



2010-2011 Certificate of Insurance
Home Contents Renewal
Policy number: HOM 343 017 805

CONTACT US
Enquiries 132 132
Payments 131 144
Claims 131 123
Visit nrma.com.au

DUTY OF DISCLOSURE

When your Policy is renewed, varied, reinstated or extended you have a duty, under the Insurance Contracts Act 1984, to tell us anything that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.

You don't have to tell us things that reduce the risk; are common knowledge; we already know or, in the ordinary course of our business, we ought to know; or we indicate we don't want to know.

Who does the duty apply to? It is important that you understand you are providing information to us for yourself and anyone else that you want to be covered by the policy.

What happens if you fail in your duty? We may refuse or reduce a claim and/or cancel your Policy or treat it as never having operated. If you are in doubt, it is better to give us the information rather than take the risk of failing in your Duty of Disclosure.

YOUR POLICY DETAILS

The following pages list your Policy details. Please keep this certificate, along with your Home Insurance Product Disclosure Statement and Policy Booklet (PDS), in a safe place. On payment these documents will form your Home Insurance Contract.

Policy number [REDACTED]

Your contract Valid from 11:59pm, 19 February 2010 to 11:59pm, 19 February 2011

Premium Refer to Payment Schedule

The insured Miss SL Campbell

Home insured [REDACTED] Bridge Street, Redbank QLD 4301

The home

- is occupied by the owner who lives in the home
- is used for residential purposes and not used for a business, trade or profession
- is watertight, structurally sound, secure and well maintained

Security
The home has:

- double keyed deadlocks &/or steel grilles, &/or key operated patio bolts fitted to all external accessible doors

- keyed locks &/or steel grilles &/or keyed shutters fitted to all accessible windows

Sum insured

Each year we increase your sum insured to take into account the increased prices for replacing household contents. Please check that the amount below covers the replacement value of all your contents. Visit nrma.com.au/calculators for assistance.

Contents	\$155,155
General Contents	\$146,055
Specified Portable Valuables	\$9,100
• Specified Portable Valuables	
- Ipod	\$400
- Hp Pavillion Widescreen Laptop	\$3,000
- Hp Pavillion 13 Inch Laptop	\$2,200
- Asus Net Book Comp	\$700
- Mac Book 13# Black	\$2,800

Key policy features

- replacement cover for your contents
- \$10 million liability cover for incidents that happen outside the site

Government charges

The following amounts are included in your premium.

GST	\$105.01
Stamp duty	\$83.46

EXCESSES

The following excesses apply to your policy:

- a \$200 basic excess for each claim

You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.



**2010-2011 Certificate of Insurance
Home Contents Renewal**
Policy number: HOM 343 017 805

3

CONTACT US
Enquiries 132 132
Payments 131 144
Claims 131 123
Visit nrma.com.au

DISCOUNTS

Discounts you currently receive

These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 132 132.

- 25% No Claim Bonus Discount*

* Calculated after other discounts have been applied.

Additional discounts

For details on how to qualify for the following discounts contact us, or refer to the PDS.

- Multi-Policy Discount
- Years of Insurance Discount

How to reduce your premium

- by installing an alarm that meets NRMA Insurance specifications

OPTIONS

Options you have chosen

Following are the options you have chosen. Their cost has been included in your premium.

- Specified Portable Valuables

Options you may add

You may be eligible to add these options to your policy. Contact us for an estimate or refer to the PDS for more information.

- Fusion of electric motors less than 10 years old
- Accidental Damage
- Specified Items
- Unspecified Portable Valuables

INSURANCE HISTORY

Details of insurance and claim history for each insured must be listed here. We need to know their insurance history and any criminal convictions in relation to fraud, arson, theft or burglary and criminal or wilful damage.

Miss SL Campbell, age 36

In the last 5 years

- had no insurance refused, cancelled, treated as never

having operated, or renewal not offered

- had no claim refused
- has not been convicted of a criminal offence in relation to fraud, arson, theft or burglary and criminal or wilful damage

In the last 2 years

- had no previous home insurance claims

PAYMENT SCHEDULE

Your monthly instalments will continue to be automatically deducted from your nominated account unless otherwise specified.

Make sure you have enough funds in your account every month to meet your payment. If we are unable to deduct your payment, we may not pay any claim you make under this policy. If your instalment due date is not a business day we will deduct the relevant instalment on the next business day.

If you would like to change to an annual payment, contact us.

The table opposite outlines your monthly instalments.

Due date	Amount before GST	GST	Monthly instalment
12/4/2010	\$91.33	\$8.44	\$99.77
12/5/2010	\$91.33	\$8.44	\$99.77
12/6/2010	\$91.33	\$8.44	\$99.77
12/7/2010	\$91.22	\$8.43	\$99.65
12/8/2010	\$91.22	\$8.43	\$99.65
12/9/2010	\$91.22	\$8.43	\$99.65
12/10/2010	\$91.22	\$8.43	\$99.65
12/11/2010	\$102.32	\$9.44	\$111.76
12/12/2010	\$102.31	\$9.46	\$111.77
12/1/2011	\$102.31	\$9.46	\$111.77
12/2/2011	\$71.13	\$6.58	\$77.71
Totals	\$1,016.94	\$93.98	\$1,110.92

Continued overleaf



**2010-2011 Certificate of Insurance
Home Contents Renewal**
Policy number: **HOM 343 017 805**

CONTACT US
Enquiries 132 132
Payments 131 144
Claims 131 123
Visit nrma.com.au

ADDITIONAL INFORMATION

Making a claim

If you need to make a claim, please call our dedicated Claims Team on 131 123. It's available 24 hours a day, 7 days a week, and it may help to have this document with you when you call.

Proof of loss and ownership

When you make a claim, we may ask you to provide proof of ownership and value for an item - for example, a receipt, valuation or photograph. So, make sure you keep these documents safe.

Transaction confirmation

If you would like confirmation of any transaction made on your policy, please contact us.

Privacy of your information

The way we use and disclose your information is set out in the Product Disclosure Statement. If you would like to change your marketing preference, contact us.

Employees and representatives of NRMA Insurance

An employee or representative of NRMA Insurance who arranges this insurance is authorised to do so by us, and in doing so acts on our behalf, not yours.



Direct Debit Request Service Agreement

5
CONTACT US
Enquiries 132 132
Payments 131 144
Claims 131 123
Visit nrma.com.au

You have chosen to pay your policy by direct debit. This agreement outlines the terms and conditions applicable to your direct debit request. You agree to these terms and conditions unless you notify us otherwise before the first debit day.

Definitions

account means the account held at your financial institution from which we are authorised to arrange funds to be debited.

agreement means this Direct Debit Request Service Agreement between us and you, including the direct debit request.

business day and **banking day** means a day other than a Saturday or a Sunday or a listed public holiday.

debit day means the day that payment is due under your NRMA Insurance product.

debit payment means a particular transaction where a debit is made, according to your direct debit request.

direct debit request means the Direct Debit Request between us and you.

us and we and our means Insurance Australia Limited ABN 11 000 016 722 AFS Licence No. 227681 trading as NRMA Insurance, the company you have authorised to debit your account.

you means the customer(s) who provided consent to the direct debit request agreement.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

1.1 By providing consent to a direct debit request, you have authorised us to arrange for funds to be debited from your account according to the agreement we have with you.

1.2 We will only arrange for funds to be debited from your account:

- as authorised in the direct debit request; and/or
- according to any notice sent to you by us, specifying the amount payable for a product and the date the payment is due.

1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following or previous banking day. If you are unsure about which day your account has or will be debited, please check with your financial institution.

2. Changes by us

2.1 We may vary any details in this agreement or a direct debit request at any time by giving you at least seven days written notice.

3. Changes by you

3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us on 132 132.

3.2 If you wish to stop or defer a debit payment you must contact us at least two business days before the next debit day.

3.3 You may also cancel your request for us to debit your account at any time by contacting us at least two business days before the next debit day.

4. Your obligations

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made.

4.2 If there are insufficient clear funds available in your account to meet a debit payment:

- you or your account may be charged a fee and/or interest by your financial institution;
- you or your account may be charged a fee to reimburse us for charges we have incurred for the failed transaction;
- you must arrange for the payment to be made by another method or arrange for sufficient clear funds to be in your account within the next seven days or another time we agree with you so that we can process the debit payment.

4.3 Please check your account statement to verify that the amounts debited from your account are correct.

4.4 If we are liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the GST included in the consideration payable for the supply.

5. Dispute

5.1 If you believe that there has been an error in debiting your account you should call us on 132 132 as soon as possible so that we can resolve your query quickly. We may request written confirmation of the transaction.



Direct Debit Request Service Agreement *continued*

CONTACT US
Enquiries 132 132
Payments 131 144
Claims 131 123
Visit nrma.com.au

6

- 5.2 If our investigations show that your account has been incorrectly debited we will arrange for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you of the amount by which your account has been adjusted.
- 5.3 If our investigations show that your account has not been incorrectly debited we will respond to your query by providing you with reasons and copies of any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

- 6.1 You should check:
- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
 - your account details which you have provided to us are correct by checking them against a recent account statement.

- 6.2 Warning: if the account number you have quoted is incorrect, you may be charged a fee to reimburse costs in correcting any deductions from:

- an account you do not have the authority to operate; or
- an account you do not own.

7. Confidentiality

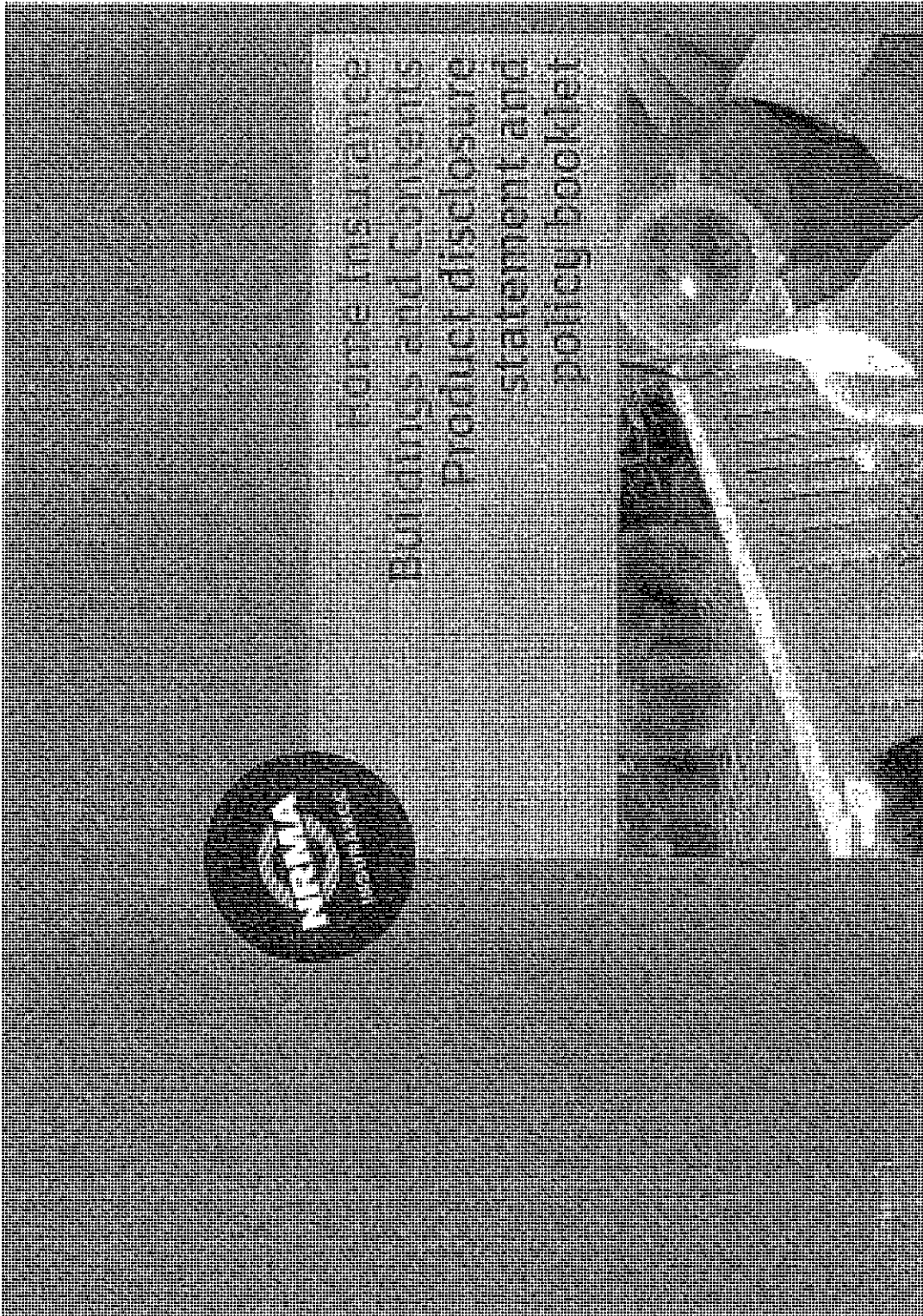
- 7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

- 7.2 We will only disclose information that we have about you:

- to the extent specifically permitted by law; or
- for the purposes of this agreement (including disclosing information in connection with any query, dispute or claim).

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should contact us on 132 132 for the correct mailing address.
- 8.2 We will notify you by sending a notice in the ordinary post to the last address you notified to us.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.



By choosing NRMA Insurance, you're choosing to get on with the life you enjoy – and stop thinking about the 'what ifs'.

NRMA Insurance has been helping people for many years. We want to make things simple when it comes to insurance – from being clear about what you're covered for, to less complicated claims.

This booklet tells you what you need to know about your insurance policy. If there's anything you don't understand or need help with, just give us a call on 132 132.

Home Insurance Supplementary Product Disclosure Statements

These Supplementary Product Disclosure Statements (Supplementary PDS) update, and should be read with, the Home Insurance Product Disclosure Statement and Policy Booklet (PDS) Edition 1. These documents together with your current Certificate of Insurance make up the terms and conditions of your insurance contract with us.

SUPPLEMENTARY PDS 1.1

This Supplementary PDS Edition 1.1 will apply to policies with a commencement date on or after 16 June 2005 or with a renewal effective date on or after 25 July 2005.

WHAT YOU ARE NOT COVERED FOR – LIABILITY EXCLUSIONS (PAGES 36 TO 37)

The liability exclusion where we will not cover you or your family if liability arises or results from:

- any professional, recreational or amateur sporting activity has changed and is replaced by the following:
- any professional sporting activity
- any recreational or amateur sporting activity except for golf.

CHANGE OR CANCEL YOUR POLICY – YOU OR WE WANT TO CANCEL YOUR POLICY (PAGES 50 TO 51)

When you cancel or we cancel your policy and the amount of premium that is left is less than \$2.00, we will donate this amount to charity, unless you tell us to pay that amount to you.



PRIVACY OF YOUR PERSONAL INFORMATION (PAGES 53 TO 55)

In addition to the list of persons to whom we may disclose your personal information, we may also disclose your personal information to:

- suppliers retained by us to supply you with goods and services in satisfaction of any claim made by you
- any credit provider that has security over your property.

SUPPLEMENTARY PDS 1.2

This Supplementary PDS Edition 1.2 will apply to policies with a commencement date on or after 14 January 2008 or with a renewal effective date on or after 14 January 2008.

DISCOUNTS THAT YOU MAY BE ELIGIBLE FOR (PAGES 46 TO 48)

Multi-Policy Discount

In recognition of the long and proud association between NRMA Insurance and NRMA Motoring & Services, we are pleased to let you know you may now be eligible for a further discount on your insurance products if you also hold an NRMA Motoring & Services Membership*.

If you hold an NRMA Motoring & Services Membership, in addition to the qualifying policies set out in the PDS, you will be eligible for a further discount on every NRMA Home Insurance Policy you hold. Plus if you hold both NRMA Motoring & Services Membership and NRMA Health Insurance the discount is even greater.

Any discounts we have applied will be shown on your current Certificate of Insurance. Please check your certificate to ensure you are getting the discounts you are entitled to and that your personal information is accurate, complete and up to date.

* excludes Club Care, Taxi and BusinessWise memberships. The National Roads and Motorists' Association Ltd ABN 77 000 101 506 (NRMA Motoring & Services) is separate and independent from NRMA Insurance.

SUPPLEMENTARY PDS 1.3

This Supplementary PDS Edition 1.3 will apply to policies with a commencement date on or after 28 September 2008 or with a renewal date on or after 10 November 2008.

DISCOUNTS THAT YOU MAY BE ELIGIBLE FOR (PAGE 46)

Multi-Policy Discount

We are pleased to let you know we have broadened the qualifying policies, set out in the PDS, for Multi-Policy Discount. Multi-Policy Discount will now apply to each NRMA Home Insurance Policy you take out, when you also hold any of the following with us:

- an NRMA Comprehensive Motor Insurance Policy (Motor Vehicle or Motorcycle) or
 - an NRMA Third Party Property Damage Motor Insurance Policy (Motor Vehicle or Motorcycle) or
 - an NRMA Third Party Fire & Theft Motor Insurance Policy (Motor Vehicle only),
- and
- an NRMA CTP Greenslip (if your vehicle is registered in NSW).

Plus, if you hold NRMA Motoring & Services Membership* or NRMA Health Insurance the discount is even greater.

Any discounts we have applied will be shown on your current Certificate of Insurance. Please check your certificate to ensure you are getting the discounts you are entitled to.

* excludes Club Care, Taxi and BusinessWise memberships. The National Roads and Motorists' Association Ltd ABN 77 000 101 506 (NRMA Motoring & Services) is separate and independent from NRMA Insurance.

HOME@50 (PAGE 47)

We have reviewed the additional benefits we offer with Home@50 and NRMA Home Security will no longer be offering discounts on their systems or monitoring. If you currently have a monitoring contract with NRMA Home Security the discounted monitoring fee will continue to apply until the renewal date of that contract. All other Home@50 benefits remain the same as detailed on page 47 of the PDS.

3 STEPS TO RESOLVE A COMPLAINT (PAGE 55)

The external dispute resolution scheme is now administered by the Financial Ombudsman Service.

Insurance Australia Limited ABN 11 00 016 722
AFS Licence No. 227681 trading as NRMA Insurance
388 George Street Sydney NSW 2000

Page 4 of 4

G012830 09/08

Choose what you would like to do

Find out how this policy works	3
Check what this policy covers	4-5
Taking out insurance	40
Find out about your premium	40
Change or cancel your policy	40
Check your rights and responsibilities	40
Make a claim	56
Find out about excess	56
Use the Glossary	69
Contact us	back cover

How this Home Insurance Policy works

- Home Insurance provides cover for loss or damage to your contents or the buildings that make up your home, or both.
- Your policy provides cover for:
 - incidents listed on pages 6 to 17
 - any additional cover listed on pages 18 to 22 which applies when we pay a claim on the incidents listed on pages 6 to 17, and
 - options that you can add to your policy by paying extra, which are:
 - Increased contents cover for valuables, pages 32 to 34
 - Accidental Damage, page 29
 - Domestic Workers Compensation (NSW only), page 30, and
 - Breakdown of electric motors, page 31.
- If you decide to take out insurance with us, we will provide you with the cover you have chosen as described in this Product Disclosure Statement (PDS) and Policy Booklet, plus any supplementary PDS as set out in your current *Certificate of Insurance*. Together, they set out the terms and conditions that apply to your Home Insurance contract.
- Read them carefully and store them in a safe place.




















What this policy covers

Home insurance provides cover against loss or damage for the contents of your home and/or all the buildings that make up your home.

KEY

-  under Buildings cover
-  under Contents cover

1 What you are covered for

	Animal damage	6
	Building materials	6
	Earthquake	7
	Explosion	7
	Fire	8
	Glass, ceramic and sanitary fixtures – unintentional breakages	9
	Home office/business – equipment and furniture	10
	Impact damage – falling, flying or moving objects	10
	Landlords – furniture, fittings, fixtures and carpets	11
	Liability cover	12-13
	Lightning	14
	Oil – leaking or escaping	14
	Riots, civil commotion, industrial or political disturbances	14
	Storm	15
	Strata title properties– fixtures	16
	Theft or attempted theft	16
	Vandalism or a malicious act	17
	Water – leaking or escaping	17
	Helpline – 24 hour emergency assistance	39

2 Buildings we will cover

3 Contents we will cover

4 Contents – where we will cover contents

5 Cover provided in addition when we pay a claim

	page
Credit card theft from your home	19
Debris – demolishing and removing	20
Electrical components – reconnection	18
Food spoilage	18
Funeral expenses	19
Guests' or visitors' belongings	19
Landlords – loss of rent	20
Locating the cause of damage	20
Lock barrels and key replacement	21
Mortgagee discharge costs	21
Rebuilding – fees arising from	20
Renovating or altering your home	21
Temporary accommodation for home owners	22
Temporary accommodation for strata title owners and tenants	22

6 Increase your cover for contents items

7 Options to increase your cover

Accidental damage	29
Domestic Workers Compensation (NSW only)	30
Fusion of electric motors	31
Specified Items	32
Specified Portable Valuables	33
Unspecified Portable Valuables	34

8 What you are NOT covered for

	page
Buildings we will not cover	38
What we do not consider to be contents	38
General exclusions	35
Liability exclusions	36-37

POLICY WHAT YOU ARE COVERED FOR

Animal damage

If your home or contents suffer loss or damage caused by animals

we will under contents insurance

▶ replace or repair your damaged contents

we will under buildings insurance

▶ rebuild or repair that part of your home that was damaged

however

▶ we will NOT cover loss or damage caused by

- vermin, rodents, insects or birds
- domestic cats or dogs, or
- any other animal kept at the site.

Building materials

If you are renovating or altering your home and building materials or fixtures at your site due to be fitted suffer loss or damage as a result of any incident described on pages 6 to 17, and we have agreed to pay your claim

we will under buildings insurance

▶ repair or replace building materials or fixtures valued up to \$1,000 (inclusive of GST)

however

▶ we will NOT consider sand, gravel or soil to be building materials

▶ we will NOT pay more than \$1,000 (inclusive of GST) in total during the term of this policy.

6

GO TO ▶ how this policy works ▶ 3 what this policy covers ▶ 4-5 taking out insurance ▶ 40 claims ▶ 56 glossary ▶ 69 contact us ▶ back cover

Earthquake

If your home or contents suffer loss or damage caused by an earthquake or a landslide or subsidence that happens immediately as a result of an earthquake

we will under contents insurance

- ▶ replace or repair your damaged contents
- we will under buildings insurance
- ▶ rebuild or repair that part of your home that was damaged

Explosion

If your home or contents suffer loss or damage caused by an explosion or a landslide or subsidence that happens immediately as a result of an explosion

we will under contents insurance

- ▶ replace or repair your damaged contents
- we will under buildings insurance
- ▶ rebuild or repair that part of your home that was damaged

however

- ▶ there must be physical evidence of the explosion
- ▶ we will not pay to repair or replace the item that exploded.

7

GO TO ▶ how this policy works ▶ 3 what this policy covers ▶ 4-5 taking out insurance ▶ 40 claims ▶ 56 glossary ▶ 69 contact us ▶ back cover

POLICY WHAT YOU ARE COVERED FOR

Fire

If your home or contents suffer loss or damage caused by fire

we will under contents insurance

- ▶ replace or repair your damaged contents
- we will under buildings insurance
- ▶ rebuild or repair that part of your home that was damaged

however

- ▶ we will NOT cover loss or damage as a result of fire started with the intention of causing damage by you or someone
 - who lives in your home, or
 - who has entered your home or site with your consent, or the consent of a person who lives in your home*if you are a landlord this includes your tenants*
- ▶ we will NOT cover loss or damage as a result of scorching or melting
 - where there was no flame, or
 - your home/contents did not catch fire
- ▶ we will NOT cover loss or damage to any heat or fire-resistant item if it self combusts
- ▶ we will NOT cover loss or damage caused by bushfire for the first 48 hours of this Policy, *unless*
 - risk passed to you as purchaser of your home immediately before you took out this Policy, or
 - you signed a lease contract for your home immediately before you took out this Policy, or
 - your Policy commenced immediately after another Policy covering the same risk expired, without a break in cover.

Glass, ceramic and sanitary fixtures --- unintentional breakages

If there is a fracture that extends through the entire thickness of any fixed glass in

- furniture
- a light fitting
- a mirror or picture

we will under contents insurance

- ▶ replace or repair the glass
- ▶ replace or repair the damaged frame of a mirror or picture if it is also damaged by the incident

however

- ▶ we will NOT cover glass that was already damaged
 - ▶ we will NOT cover glass that is in
 - a television set, radio or visual display unit
 - computer equipment or a scanner,
- or
- any item outside the walls of your home.

If there is a fracture that extends through the entire thickness of any

- fixed glass in a window, door, sky-light, shower screen, balcony or pool fence, permanent light fixture, solar heating panel or fixed glass panel
- ceramic cooktop or oven door
- vitreous china or acrylic or fibreglass fixed shower base, bath, spa bath, basin, sink, toilet, bidet or sanitary fixtures

we will under buildings insurance

- ▶ replace or repair the item

however

- ▶ we will NOT cover
 - any breakage as a result of the direct application of heat
 - glass in a greenhouse or glasshouse
 - water or sewerage pipes, or
 - items that are already damaged.

9

Home office/business – equipment and furniture

If your furniture, computer or office equipment used in connection with your business, trade or profession operating from your home suffers loss or damage as a result of an incident described on pages 6 to 17, and we have agreed to pay your claim

we will under contents insurance

- ▶ replace or repair your damaged contents

however

- ▶ we will NOT cover
 - any liability associated with your business, trade or profession
 - stock used for your business
 - goods kept for sale, distribution, on display, exhibition or on consignment, or
 - loss arising from any interruption to your business, trade or profession.

Impact damage – from falling, flying or moving objects

If your home or contents suffer loss or damage caused by the impact of

- an external aerial, mast, flagpole or satellite dish
- an aircraft, vehicle or watercraft
- debris from space, or an aircraft, rocket or satellite
- a branch or tree

we will under contents insurance

- ▶ replace or repair your damaged contents
- we will under buildings insurance
 - ▶ rebuild or repair that part of your home that was damaged

however

- ▶ we will NOT cover loss or damage caused by tree cutting, felling or lopping a tree on the site.

If we agree it is necessary to cut down the tree on your property that caused the damage, then

- we will under buildings insurance
- ▶ pay the cost of cutting down and removing the tree
 - ▶ treat the stump so it will not grow again

however

- ▶ we will NOT pay to remove the stump
- ▶ we will NOT pay the cost of cutting down or removing the tree if it has not caused any damage to your home or contents.

Landlords – furniture, fittings, fixtures and carpets

If you are a landlord with a strata or similar scheme rental property and your furniture, furnishings, fittings or carpets in that property suffer loss or damage as a result of an incident described on pages 6 to 17

we will under contents insurance

- ▶ replace or repair
 - furniture
 - furnishings
 - fittings
 - carpets

however

- ▶ we will NOT cover loss or damage caused intentionally by
 - you, or
 - someone who lives in your home, or
 - who has entered the home or site with your consent, or the consent of a person who lives in your home*this includes your tenants.*

If you are a landlord and your rental property is not under a strata or similar scheme and your furniture, furnishings, fixtures or carpets suffer loss or damage as a result of an incident described on pages 6 to 17

we will under buildings insurance

- ▶ replace or repair
 - furniture
 - furnishings
 - fixtures
 - carpets

these payments are part of the buildings sum insured

however

- ▶ the most we will pay is 10% of the buildings sum insured
- ▶ we will only cover items that are for your tenant's use
- ▶ we will NOT cover loss or damage caused intentionally by
 - you, or
 - someone who lives in your home, or*or*
 - someone who has entered the home or site with your consent or that of a person who lives in your home*this includes your tenants*
- ▶ we will NOT cover you if you live in the home yourself.

Liability cover

If an incident occurs during the term of your Policy which causes

- death or bodily injury to other people, or
- loss or damage to other people's property

we will

- ▶ pay up to \$10 million (inclusive of GST)
- we will under contents insurance
 - ▶ cover you and your family for amounts which you or your family become legally liable to pay as compensation for claims arising from an incident which occurs during the term of your Policy
 - outside the site, within Australia
 - ▶ cover legal costs when our lawyers act in connection with these claims

we will under buildings insurance

- ▶ cover you and your family for amounts which you or your family become legally liable to pay as compensation for claims arising from an incident which occurs during the term of your Policy
 - in your home or on the site for which you or your family are responsible as owner or occupier
- ▶ cover legal costs when our lawyers act in connection with these claims

however

- ▶ this cover does not extend to loss or injury to you or your family as owner or occupier of any home or land
- ▶ the most we will pay in relation to any one incident is \$10 million (inclusive of GST)
- we will pay any legal costs in relation to a liability claim over and above the \$10 million (inclusive of GST)

For liability exclusions, see pages 36 to 37

If someone is making a liability claim against you see page 58

Continued next page

continued

Liability cover

if you are a tenant or property owner under a strata or similar scheme and an incident occurs during the term of your Policy which causes

- death or bodily injury to other people, or
- loss or damage to other people's property

We will

- ▶ pay up to \$10 million (inclusive of GST)

we will under contents insurance

- ▶ cover you and your family for amounts which you or your family become legally liable to pay as compensation for claims arising from an incident which occurs during the term of your Policy

- outside the site, within Australia
- in your home or on the site for which you or your family are responsible as owner or occupier

- ▶ cover you and your family if

you are a tenant and you or your family cause loss or damage during the term of your Policy to any property that

- is owned by your landlord, and
- has been left in your home by your landlord for you to use

- ▶ cover legal costs when our lawyers act in connection with these claims

however

- ▶ the most we will pay in relation to any one incident is \$10 million (inclusive of GST)

- any legal costs we pay in relation to a liability claim are over and above the \$10 million (inclusive of GST).

For liability exclusions, see pages 36 to 37

if someone is making a liability claim against you, see page 58

POLICY WHAT YOU ARE COVERED FOR

Lightning

If your home or contents suffer loss or damage caused by lightning

we will under contents insurance

- ▶ replace or repair your damaged contents

we will under buildings insurance

- ▶ rebuild or repair that part of your home that was damaged.

Oil – leaking or escaping

If your home or contents suffer loss or damage caused by oil leaking from a fixed heating system or sealed portable heater

we will under contents insurance

- ▶ replace or repair your damaged contents

we will under buildings insurance

- ▶ rebuild or repair that part of your home that was damaged

however

- ▶ we will NOT replace or repair the item that the oil leaked or escaped from
- ▶ we will NOT pay to locate the cause of damage unless we have agreed to the costs beforehand.

Riots, civil commotion, industrial or political disturbances

If your home or contents suffer loss or damage caused by any riot, civil commotion, or industrial or political disturbance

we will under contents insurance

- ▶ replace or repair your damaged contents

we will under buildings insurance

- ▶ rebuild or repair that part of your home that was damaged.

Storm

If your home or contents suffer loss or damage caused by

- a violent wind, cyclone or tornado
- thunderstorm or hail which may be accompanied by rain or snow, or
- a sudden, excessive run-off of water as a direct result of a storm in your local area

we will under contents insurance

- ▶ replace or repair your damaged contents
- we will under buildings insurance
 - ▶ rebuild or repair that part of your home that was damaged
 - ▶ rebuild or repair that part of any gate, fence or free-standing wall that was damaged by wind, *unless*
 - they were not kept in good order and repair, that is, they were not structurally sound or well maintained

however

- ▶ we will NOT cover loss or damage caused by flood
- ▶ we will NOT cover loss or damage caused by storm for the first 48 hours of this Policy, *unless*
 - risk passed to you as purchaser of your home immediately before you took out this Policy, or
 - you signed a lease contract for your home immediately before you took out this Policy, or
 - your Policy commenced immediately after another policy covering the same risk expired, without a break in cover

however under contents insurance

- ▶ we will NOT cover loss or damage caused by storm
 - to swimming pool or spa covers, or
 - to detachable covers
- however under buildings insurance
 - ▶ we will NOT cover loss or damage caused by storm to retaining walls, or when water enters through an opening that was not created by the storm.

POLICY WHAT YOU ARE COVERED FOR

Strata title properties – fixtures

If your home is a strata or similar scheme property and suffers loss or damage as a result of an incident described on pages 6 to 17, and we have agreed to pay your claim

we will under contents insurance

- ▶ cover the following fixtures
 - built-in furniture and cupboards
 - stoves
 - hot water services
 - shower screens
 - paint and wallpaper
 - built-in air-conditioner
 - fixed awnings

however

- ▶ we will NOT cover loss or damage caused by storm to the interior of your home when water enters through an opening that was not created by a storm
- See storm, page 15
- ▶ we will NOT cover items
 - covered by other insurance policies
 - that are part of common property, or
 - outside the walls of your home.

Theft or attempted theft

If your home or contents suffer loss or damage caused by theft or attempted theft

we will under contents insurance

- ▶ replace or repair your damaged contents
- we will under buildings insurance
- ▶ rebuild or repair that part of your home that was damaged

however

- ▶ we will NOT cover loss or damage as a result of theft or attempted theft by you or someone who
 - lives in your home, or
 - has entered your home or site with your consent or that of a person who lives in your home*if you are a landlord this includes your tenants.*

Vandalism or a malicious act

if your home or contents suffer loss or damage caused by vandalism or a malicious act

we will under contents insurance

- ▶ replace or repair your damaged contents
- we will under buildings insurance
- ▶ rebuild or repair that part of your home that was damaged

however

- ▶ we will NOT cover loss or damage as a result of vandalism or a malicious act by you or by someone who
 - lives in your home, or
 - has entered your home or site with your consent or that of a person who lives in your home
 if you are a landlord this includes your tenants.

Water – leaking or escaping

if your home or contents suffer loss or damage caused by water leaking or escaping from

we will under contents insurance

- ▶ replace or repair your damaged contents
- we will under buildings insurance
- ▶ rebuild or repair that part of your home that was damaged

however

- ▶ we will NOT cover loss or damage caused by water leaking or escaping from a
 - shower recess or shower base
 - stormwater channel or canal
 - stormwater pipe off the site
- ▶ we will NOT repair or replace the item that the water leaked or escaped from
- ▶ we will NOT pay to locate the cause of damage unless we have agreed to the costs beforehand.

- pipes
- road gutters or curbing
- house gutters or drainpipes
- baths, sinks, toilets, basins or any other fixed plumbing apparatus
- washing machines, dishwashers
- refrigerators, heating or cooling systems with a water dispenser
- waterbeds
- an aquarium that holds 60 litres or more of water

GO TO ▶ how this policy works ▶ 3 what this policy covers ▶ 4-5 taking out insurance ▶ 40 claims ▶ 56 glossary ▶ 69 contact us ▶ back cover

POLICY ADDITIONAL COVER

Credit card theft from your home

If your credit card is stolen from your home during a theft or attempted theft, as described on page 16, and we have agreed to pay your claim

we will under contents insurance

- ▶ pay up to \$1,000 (inclusive of GST) towards any amount you must pay to the credit card organisation if
- your credit card is used by someone without your consent

however

- ▶ you must comply with all the conditions of the credit card organisation
- ▶ we will NOT pay more than \$1,000 (inclusive of GST) in total during the term of this policy.

**Electrical components
– reconnection**

If an electrical appliance is damaged in an incident described on page 9 under *Glass, ceramic and sanitary fixtures – unintentional breakages*, and we have agreed to pay your claim

we will under contents insurance, or under buildings insurance

- ▶ pay the reasonable cost of reconnecting any electrical components to the damaged item.

Food spoilage

If food is spoiled as a result of an incident described on pages 6 to 17, and we have agreed to pay your claim

we will under contents insurance

- ▶ pay for the cost of replacing any food spoiled

however

- ▶ we will NOT pay for food spoilage if it is the ONLY loss or damage that occurs to your contents, *unless*
 - you have purchased optional cover for Fusion or Accidental Damage and we agree to pay your claim under that cover.

Funeral expenses

If you or a member of your family die as a result of an incident described on pages 6 to 17, and we have agreed to pay you or your estate's claim

we will under contents insurance, or under buildings insurance

- ▶ pay up to \$10,000 (inclusive of GST) to assist you or your estate with funeral expenses

however

- ▶ the incident must have occurred at the insured address
- ▶ the death must have happened within 90 days of the incident
- ▶ the most we will pay during the term of this Policy is \$10,000 (inclusive of GST).

Guests' or visitors' belongings

If contents belonging to your guests or visitors staying with you suffer loss or damage as a result of an incident described on pages 6 to 17, and we have agreed to pay your claim

we will under contents insurance

- ▶ pay up to \$500 (inclusive of GST) to replace or repair your guests' or visitors' belongings

however

- ▶ the incident must have occurred inside your home
- ▶ we will NOT cover cash belonging to guests or visitors
- ▶ the most we will pay during the term of this Policy is \$500 (inclusive of GST).

Landlords – loss of rent

If you are a landlord and as a result of an incident described on pages 6 to 17 your tenants cannot live in your rental property while it is being repaired or rebuilt, and we have agreed to pay your claim

we will under buildings insurance

- ▶ pay you the rent you lose *this payment is over and above the buildings sum insured*

however

- ▶ we will only pay
 - up to 12 months of rent, or the rent you lose during a reasonable time taken to rebuild or repair the home, whichever is the smaller amount
 - if we agree your tenant cannot live in the home
- ▶ we will NOT pay if you live in the home.

Locating the cause of damage

Demolishing and removing debris

Fees arising from rebuilding

- if as a result of an incident described on pages 6 to 17 you need to
- locate the cause of damage
 - demolish and remove the debris
 - pay for fees arising from rebuilding

we will under buildings insurance

- ▶ pay the reasonable costs of
 - locating the cause of any damage if it is not known
 - demolishing and removing debris from your home
 - employing an architect, engineer or surveyor in connection with rebuilding or repairing your home
 - meeting the requirements of a statutory authority

however

- ▶ we must have agreed to pay the costs beforehand
- ▶ the costs must relate directly to the part of your home that suffered the loss or damage
- ▶ we will NOT cover these costs if
 - that part of the home which needs repairing or rebuilding is an illegal construction
 - a statutory authority served a notice on you before the incident occurred
 - we have already paid you the buildings sum insured for the incident you are claiming.

Lock barrels and key replacement

If a key for an external lock to your home is stolen during a theft or attempted theft, as described on page 16, and we have agreed to pay your claim

we will under contents insurance, or under buildings insurance

- ▶ pay the reasonable cost of replacing the key and the barrels of the locks it was designed to operate.

Mortgagee discharge costs

If you have made a claim for the total loss of your home and we have agreed to pay you the buildings sum insured as a result of an incident described on pages 6 to 17

we will under buildings insurance

- ▶ pay the administrative costs associated with the discharge of any mortgage you have over your home

these payments are over and above the buildings sum insured.

Renovating or altering your home

If your home or contents suffer loss or damage as a result of an incident described on pages 6 to 17 while you are renovating or altering your home, and we have agreed to pay your claim

we will under contents insurance

- ▶ replace or repair your damaged contents

we will under buildings insurance

- ▶ rebuild or repair that part of your home that was damaged

however

- ▶ we will NOT cover
 - storm or water damage caused when the interior of your home is left exposed to the elements, or your tarpaulins or fixings fail
 - ▶ loss or damage to your home or contents as a direct result of the renovations or alterations
 - your responsibility to pay compensation for death or bodily injury to other people that arises out of renovations or alterations to your home costing \$50,000 or more (inclusive of GST).

POLICY ADDITIONAL COVER

**Temporary accommodation –
home owners that cannot live
in their home**

If you live in your home permanently but as a result of an incident described on pages 6 to 17 you cannot live in your home, and we have agreed to pay your claim

we will under buildings insurance

- ▶ pay for temporary accommodation that we agree is reasonable and appropriate for you, your family and your pets
- ▶ pay for any additional living expenses that we agree are appropriate
- ▶ pay for removing and storing your contents and then returning them to your home
- we will pay these costs over and above the buildings sum insured*

however

- ▶ we will only pay these costs for up to 12 months from the time of the damage, or for the reasonable time it takes to rebuild or repair that part of your home that was damaged, whichever is shorter
- if you live in your home permanently
- if we agree that you cannot live in your home
- if we agree to pay the costs beforehand.

**Temporary accommodation –
strata title owners or tenants that
cannot live in their home**

If you are a tenant or property owner under a strata or similar scheme and as a result of an incident described on pages 6 to 17 you cannot live in your home, and we have agreed to pay your claim

we will under contents insurance

- ▶ pay for temporary accommodation that we agree is reasonable and appropriate for you, your family and your pets
- ▶ pay for any additional living expenses that we agree are reasonable and appropriate
- ▶ pay for removing and storing your contents and then returning them to your home
- we will pay these costs over and above the contents sum insured*

however

- ▶ we will only pay these costs for up to 12 months from the time of the damage, or for the reasonable time it takes to rebuild or repair that part of your home that was damaged, whichever is shorter
- if you are a tenant or an owner of a strata or similar scheme property and live permanently in your home
- if we agree that you cannot live in your home
- ▶ if you are a tenant we will only pay rental expenses over and above what you were paying at the time of the incident.

Buildings -- what we will cover under buildings insurance

We cover domestic residential buildings for replacement or repairs up to the buildings sum insured

we will under buildings insurance
▶ rebuild or repair that part of your home that was damaged as a result of an incident described on pages 6 to 17.

Contents -- what we will cover under contents insurance

General Contents are all the things you keep in and around your home that are not attached as a permanent structure.

If you own a home or strata unit and you live there, your carpets are included as General Contents. If you are the landlord of a strata unit, your carpets are covered as fixtures and fittings.

Under contents insurance, we will cover your General Contents items for their replacement value up to the contents sum insured.

However, there are some contents we will only cover up to a certain amount.

If the following General Contents in or around your home suffer loss or damage as a result of an incident described on pages 6 to 17

the most we will pay to repair or replace

- ▶ computer software is the cost of replacing the software only
 - ▶ title deeds, passports, bonds and negotiable documents is the cost of replacing the document only
 - ▶ cash, cheques, money orders, gift certificates and other negotiable financial documents is \$200 in total (inclusive of GST)
 - ▶ accessories, equipment or spare parts for, but not attached to, an aerial device, aircraft, caravan, motor vehicle, sailboard, trailer or watercraft is \$500 in total (inclusive of GST)
- you cannot increase the cover for these items.*

See next page for more contents items that have a set amount that we will pay, but can have their cover increased

GO TO ▶ how this policy works ▶ 3 what this policy covers ▶ 4-5 taking out insurance ▶ 40 claims ▶ 56 glossary ▶ 69 contact us ▶ back cover

Contents -- the most we will pay

These General Contents items have a maximum amount we will pay on any claim.

That amount CAN be increased by specifying these items and paying an additional premium.

If you choose not to specify any of the following items and leave them under General Contents, there is a maximum amount that we will pay

The most we will pay to repair or replace

- ▶ jewellery is \$1,000 in total (inclusive of GST)
- ▶ watches is \$1,000 in total (inclusive of GST)
- ▶ card collections is \$2,500 in total (inclusive of GST)
- ▶ CDs, DVDs, records, tapes, game cartridges and discs of any sort is \$2,500 in total (inclusive of GST)
- ▶ curios or objects valued as curiosities is \$2,500 in total (inclusive of GST)
- ▶ gold or silver items but not coins, bullion, sovereigns, watches and jewellery is \$2,500 in total (inclusive of GST)
- ▶ stamps/medals is \$2,500 in total (inclusive of GST)
- ▶ uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullion is \$2,500 in total (inclusive of GST)
- ▶ works of art is \$2,500 in total (inclusive of GST)
- ▶ tools of trade inside your home is \$1,000 (inclusive of GST)

however

- ▶ you CAN increase your cover for these items by listing them as Specified Items and paying an additional premium
- ▶ for tools of trade the limit will not apply if you have notified us that you are operating a business, trade or profession from your home and we have agreed to cover you.
For details on how you can increase your cover, see pages 32 to 34

Contents -- inside your home

If contents belonging to you suffer loss or damage as a result of an incident described on pages 6 to 17

we will cover

- ▶ contents inside your home, including contents you or your family are responsible for as part of a hire or lease agreement or written employment contract

however

- ▶ the most we will pay on any claim is the contents sum insured. See your *current Certificate of Insurance* for the contents sum insured

Contents -- outside your home but in the open air at your site

If General Contents belonging to you suffer loss or damage as a result of an incident described on pages 6 to 17

we will cover

- ▶ General Contents outside your home, including contents you or your family are responsible for as part of a hire or lease agreement or written employment contract

however

- ▶ we will NOT cover
 - cash
 - computers and their equipment
 - mobile phones or pagers
 - specified items
 - tools of trade
 - General Contents for sale, on display, exhibition or on consignment
 - General Contents in or on a caravan, mobile home or watercraft
- ▶ the most we will pay for any claim is 20% of the sum insured for General Contents. See your *current Certificate of Insurance* for the General Contents sum insured

25

Contents – away from your home and outside your site

If General Contents belonging to you suffer loss or damage as a result of an incident described on pages 5 to 17

we will cover

- ▶ General Contents when they are outside your site but in a building within Australia if
 - you are temporarily residing in that building for 60 days or less
 - you store them in a safety deposit box at a bank
 - you temporarily entrust them to someone else for personal use at their home or site for 60 days or less

however

- ▶ we will NOT cover
 - cash
 - computers and their equipment
 - mobile phones or pagers
 - Specified Items
 - the contents items listed on page 24, including those that are specified
 - tools of trade
 - General Contents for sale, on display, exhibition or on consignment
 - General Contents in or on a motor vehicle, motorcycle, trailer, tent, caravan, mobile home, watercraft or aircraft
 - ▶ the most we will pay for any claim is 20% of the sum insured for General Contents.
- See your *current Certificate of Insurance* for the *General Contents sum insured*

Contents – at different sites when you are changing homes

If contents belonging to you suffer loss or damage as a result of an incident described on pages 6 to 17

we will cover

- ▶ contents when you are insured with us and you are moving from your home to a new permanent home in Australia, and your contents are located at both homes
 - for up to 14 days from the day you start moving

however

- ▶ you must provide us with details of your new home within 14 days from the day you start moving
- ▶ for the policy to cover your contents after 14 days
 - we must agree to cover your contents at your new home
 - you need to pay us any additional premium.
- ▶ the most we will pay is the contents sum insured.

See your *current Certificate of Insurance* for the contents sum insured

Contents – in transit when you are changing homes

If contents belonging to you suffer loss or damage

we will cover

- ▶ contents when you are insured with us and you are moving from your home to a new permanent home in Australia, if the vehicle being used to transport them is
 - damaged or destroyed by fire
 - stolen
 - involved in a collision

however

- ▶ we will only cover contents while they are in the vehicle being used to transport them
- ▶ the most we will pay is the contents sum insured.

See your *current Certificate of Insurance* for the contents sum insured

Contents – in storage

if General Contents belonging to you suffer loss or damage as a result of an incident described on pages 6 to 17

we will cover

- ▶ General Contents while they are in storage

however

- ▶ you need to tell us beforehand
- that you are storing General Contents
- which items you are storing plus their value
- the storage address
- ▶ we must agree to cover them
- ▶ we will NOT cover
 - cash
 - the contents items listed on page 24, including those that are specified
 - tools of trade
 - General Contents for sale, on display, exhibition or on consignment
- ▶ we will NOT cover you if you or your family conduct a business, trade or profession from your storage facility
- ▶ the most we will pay is the General Contents sum insured.

**Options you can add by paying more
-- Accidental Damage**

Accidental Damage is damage caused unintentionally and the cover is in addition to the cover for the incidents described on page 6 to 17

You can choose to pay more and increase your home or contents cover to include Accidental Damage

If you choose this option it will be noted on your current Certificate of Insurance

if you choose this option

we will under contents insurance

▶ replace or repair any damaged General Contents item or Specified Item when it is in your home or at the site

▶ the maximum amounts we will pay for contents items on pages 23 and 24 apply

we will under buildings insurance

▶ rebuild or repair that part of your home that was damaged

however

- ▶ we will NOT cover damage caused intentionally
- ▶ we will NOT cover damage caused by
 - inherent defects and structural defects
 - mildew and algae
 - any animals kept at the site
 - the settling, shrinkage or expansion in buildings, foundations, walls or pavements
 - water entering the home through an opening made for the purpose of alterations, additions, renovations or repair
 - the removal or weakening of supports or foundations for the purpose of alterations, additions, renovations or repairs
 - any process of cleaning involving the use of chemicals
- ▶ we will NOT cover damage to
 - swimming pools or similar structures as a result of hydrostatic pressure
 - electronic equipment or data as a result of electronic or mechanical malfunction or failure, or by virus or processing error
 - fishing or sporting equipment, musical instruments or firearms while in use.

POLICY OPTIONS YOU CAN ADD TO YOUR COVER

**Options you can add by paying more
– Domestic Workers Compensation
Insurance (NSW only) for people
employed by you**

If you employ a person to do work around your home such as cleaning or gardening, you may need Domestic Workers Compensation Insurance to cover you against claims for injury

If you choose this option it will be noted on your current Certificate of Insurance

if you choose this option

we will under contents insurance

- ▶ cover you and your family for all amounts that you become legally liable to pay as compensation for any claim for an injury that occurs to the worker while working for you
 - * in your home or on the site for which you or your family are responsible as owner or occupier
- ▶ cover legal costs when our lawyers act in connection with these claims

however

- ▶ this is a statutory insurance policy issued under NSW Workers Compensation legislation and is only available in NSW. The policy covers persons deemed to be employees or workers. The amount payable, together with the terms of the policy, is governed by the laws of NSW.
- ▶ this cover will be fully reinsured by CGU Workers Compensation (NSW) Limited ABN 19 003 181 002.

Options you can add by paying more
- Fusion of electric motors

Electric motors that burn out are not covered by any of the incidents described on pages 6 to 17

However, you can choose to cover Fusion of electric motors

If you choose this option it will be noted on your current Certificate of Insurance

if you choose this option

we will under contents insurance

- ▶ pay the cost of
 - repairing or replacing the fused electric motor when it is part of a General Contents item
 - the service call and labour charges
 - replacing food that is spoilt as a result of the fusion
 - temporary refrigeration or ice to prevent food spoiling

we will under buildings insurance

- ▶ pay the cost of
 - repairing or replacing the fused electric motor when it forms part of your home
 - the service call and labour charges

however

- ▶ we will NOT cover fusion of an electric motor that is
 - 10 years old or more
 - covered by a warranty
 - used for a business, trade or profession
 - not kept at the site
- ▶ we will NOT pay any additional costs to remove or reinstall submerged or underground motors.

POLICY OPTIONS YOU CAN ADD TO YOUR COVER

**Options you can add by paying more
– Specified Items, inside your home**

You can choose to increase the amount we will pay for valuables if they suffer loss or damage as a result of an incident described on pages 6 to 17 **INSIDE** your home. They will then be listed as Specified Items

Check the contents cover on page 24 to see if it meets your needs

If you choose this option it will be noted on your current Certificate of Insurance

if you choose this option

we will under contents insurance

▶ repair or replace your damaged Specified Items

however

▶ we will **NOT** cover Specified Items outside your home.

*To increase your cover for items **OUTSIDE** your home, see next page*

Options you can add by paying more -- Specified Portable Valuables

You can choose to increase the amount for portable items **INSIDE** and **OUTSIDE** your home by separately listing each item, and telling us their replacement value. They will then be listed as **Specified Portable Valuables**.

If you choose this option it will be noted on your current Certificate of Insurance

- ▶ if you choose this option
 - ▶ we will under contents insurance
 - ▶ replace or repair any items that are damaged, lost or stolen anywhere in Australia or New Zealand
 - ▶ pay up to \$10,000 (inclusive of GST) of your Specified Portable Valuables sum insured to repair any items that are damaged, lost or stolen anywhere else in the world
- ▶ however
 - ▶ you may need to provide written valuations or receipts – we will tell you if this is necessary
 - ▶ do not include Specified Portable Valuables under General Contents, Specified Items or Unspecified Portable Valuables, otherwise you are insuring them twice
 - ▶ we will NOT cover loss or damage as a result of
 - over-winding of watches or clocks
 - scratching or denting
 - ▶ we will NOT cover
 - items being cleaned, repaired or restored
 - fishing or sporting equipment, musical instruments or firearms while in use
 - items for sale, on display, exhibition or on consignment
 - items used for any business, trade or profession
 - mechanical, structural or electrical failure of an item.

Options you can add by paying more – Unspecified Portable Valuables

You can choose to increase cover for portable items **INSIDE** and **OUTSIDE** your home without specifying them by choosing a set amount of increased cover for all of them. This is Unspecified Portable Valuables cover.

If you choose this option it will be noted on your current Certificate of Insurance.

if you choose this option

we will under contents insurance

- ▶ replace or repair any of the following items that are damaged, lost or stolen anywhere in Australia or New Zealand
 - baby capsules, child car seats, prams
 - bicycles
 - binoculars, opera glasses, telescopes
 - cosmetics and toiletries
 - handbags, purses and wallets, excluding their contents
 - medals
 - musical instruments
 - non-fabric travel bags, suitcases and briefcases, excluding their contents
 - photographic and video equipment and associated accessories
 - picnic sets, picnic rugs and non-fabric camping equipment
 - portable music systems, CB radios
 - sporting equipment and associated accessories
 - typewriters, calculators and electronic organisers
 - writing instruments

however

- ▶ you must choose an amount from \$1000, \$2000, \$3000, \$4000, or \$5000
- ▶ the most we will pay for any single item is 20% of the amount you chose for Unspecified Portable Valuables cover
- ▶ the most we will pay for all Unspecified Portable Valuables claims is the amount you have chosen for Unspecified Portable Valuables cover
- ▶ we will NOT cover
 - items being cleaned, repaired or restored
 - fishing or sporting equipment, musical instruments or firearms while in use
 - items for sale, on display, exhibition or on consignment
 - items used for any business, trade or profession
 - mechanical, structural or electrical failure of an item.

What you are not covered for – general exclusions

we will NOT cover	we will NOT cover	we will NOT cover
<ul style="list-style-type: none"> ▶ loss, damage, injury or death that occurs as a result of <ul style="list-style-type: none"> • flood • wear, tear, rust, corrosion, deterioration or erosion • depreciation • the sea, high water or tidal wave • storm surge – the increase in sea level that usually occurs with an intense storm or cyclone • atmospheric conditions or extreme temperature • vermin, rodents, insects or birds • subsidence or landslide unless it happens immediately following an earthquake or explosion • toxic mould • tree lopping or felling on the site • tree roots • radioactivity, or the use or escape of any nuclear fuel, material or waste <p><i>Continued next column</i></p>	<ul style="list-style-type: none"> ▶ loss, damage, injury or death that occurs as a result of <ul style="list-style-type: none"> • any war – whether it is formally declared or not – or hostilities or rebellion • the lawful seizure, confiscation, nationalisation, or requisition of your home or anything else covered by this Policy • faulty design or workmanship • pollutants or contaminants that discharge or escape • any act of terrorism that involves any biological, chemical, or nuclear pollution or contamination ▶ accidental damage, <i>unless</i> <ul style="list-style-type: none"> • you have paid the additional premium for this cover ▶ fusion of electric motors, <i>unless</i> <ul style="list-style-type: none"> • you have paid the additional premium for this cover <p><i>Continued next column</i></p>	<ul style="list-style-type: none"> ▶ loss or damage to Portable Valuables, <i>unless</i> <ul style="list-style-type: none"> • you have paid the additional premium for this cover ▶ goods kept for sale or distribution or on display, exhibition or consignment ▶ items sent by post or courier, or on consignment ▶ loss or damage intentionally caused by you or your family or a person acting with the consent of you or your family – <i>if you are a landlord this includes your tenants</i> ▶ mechanical, structural or electrical failure of an item ▶ costs arising from any business interruption ▶ stock used for a business, trade or profession ▶ the cost of re-installing or replacing electronically stored files ▶ the intellectual or sentimental value of an item.

GO TO ▶ *how this policy works* ▶ 3 *what this policy covers* ▶ 4-5 *taking out insurance* ▶ 40 *claims* ▶ 56 *contact us* ▶ back cover

What you are not covered for - liability exclusions

we will NOT cover

- ▶ death or bodily injury to you or your family
- ▶ damage to property which you or your family own or have in your custody or control, *unless*
 - ▶ you are a tenant and you or your family cause loss or damage to any property that is owned by your landlord, or that has been left in your home by your landlord for you and your family to use
- ▶ death or bodily injury to any person who lives with you, or damage to property which they own or have in their custody or control, *unless*
 - ▶ they are a boarder or tenant

Continued next column

we will NOT cover

- ▶ you or your family if
 - the incident that occurred was not during the term of your Policy
 - liability arises only because you or your family agreed to accept liability for the claim
 - liability arises from death or bodily injury to any person employed by you or your family under a contract of service, *and* you are required by law to hold compulsory workers compensation insurance to cover that liability, *unless*
 - the person was employed by you or your family to do work around your home and you chose to include the Domestic Workers Compensation option under contents insurance in NSW only

Continued next column

we will NOT cover

- ▶ you or your family if liability arises or results from
 - any intentional act or omission by you or your family, or a person acting with the consent of you or your family
 - any act or omission by you or your family, or a person acting with the consent of you or your family, which demonstrates a reckless disregard for the consequences of that act or omission
 - a deliberate and unlawful act by you or your family, or a person acting with the consent of you or your family
 - any business, trade or profession, unless the only income received by you or your family is rental income from renting your home or any part of your home for domestic purposes
 - any professional, recreational or amateur sporting activity

Continued next page

continued

What you are not covered for
- liability exclusions

we will NOT cover

- ▶ you or your family if liability arises or results from
 - the transmission of disease by you or your family
 - using or owning a vehicle, aircraft or watercraft, *unless*
 - it is a bicycle, mobility scooter, wheelchair, golf buggy, cart or remote control toy
 - erosion, subsidence or landslide
 - tree lopping or tree felling on the site
 - your home or the site being used for the purpose of farming
 - the presence of asbestos in your home or on the site
 - building work being carried out by you or your family at your home or at the site and the value of the building work is \$50,000 or more

Continued next column

we will NOT cover

- ▶ an incident caused by an animal, *unless*
 - it is a dog, cat or horse kept as a pet in your home or on the site, *or*
 - it is a horse kept as a pet off-site on agistment, and is not used for racing or commercial purposes
- ▶ an incident caused by a dog if a relevant authority has declared it to be a dangerous dog
- ▶ fines or court costs as a result of you or your family being charged under any local, state or federal government legislation relating to animals.

POLICY WHAT YOU ARE NOT COVERED FOR

**What you are not covered for --
buildings that we will NOT cover**

we will NOT cover

- ▶ boarding houses or hostels
- ▶ hotels or motels
- ▶ commercial buildings
- ▶ exhibition or display homes
- ▶ commercial farm buildings.

**What you are not covered for --
items that we do NOT consider
to be contents**

we will NOT cover

- ▶ animals
- ▶ building materials
- ▶ credit or financial transaction cards
- ▶ goods kept for sale, distribution or on consignment
- ▶ illegal items, illegal firearms and illegally stored firearms
- ▶ items permanently attached or fixed to your home
- ▶ loose or unset gemstones
- ▶ manuscripts
- ▶ plants, trees or shrubs growing in the ground, grass, rocks, landscaping and soil on the site
- ▶ stock used in any business, trade or profession

Continued next column

we will NOT cover

- ▶ watercraft, sailboards, trailers, caravans, aircraft or aerial devices
- ▶ vehicles including
 - motor vehicles
 - ride-on vehicles such as motorised golf buggies or carts, *unless* it is a ride-on lawnmower used solely for the purpose of mowing lawns
- ▶ any registerable motorcycles and any motorcycles greater than 75cc.
We do not consider a child's ride on toy motorised vehicle under 75cc to be a vehicle.

Helpline 132 900
- help with emergencies

Our 24 hour Helpline offers immediate advice and emergency assistance over the phone

Help with illness or injury
 If you or your family suffer an illness or are injured while you are away from home in Australia we will

- ▶ arrange for you to talk to a trained nurse or doctor, by phone, who may refer you to a local doctor or medical facility
- ▶ monitor medical treatment while in hospital
- ▶ communicate with relatives or friends on behalf of the ill or injured person
- ▶ arrange and pay up to \$1,000 (inclusive of GST) for trauma counselling, if we agree it is required.

However

- We do not cover
- ▶ any fees, charges or costs, except for trauma counselling up to \$1,000 (inclusive of GST).

Help at your home

We can help you over the phone with maintenance or repair problems by

- ▶ arranging for a qualified tradesperson to give you expert advice and assistance over the phone
- ▶ arranging for a reliable tradesperson to give an estimate of the likely repair costs.

Travel help

If you or your family are away from home in Australia we will arrange access to a phone service which gives assistance with

- ▶ travel advice and directions
- ▶ booking accommodation or making changes to your travel arrangements
- ▶ organising the transfer of your funds or clothing in the event of an emergency
- ▶ cancellation of credit and account access cards
- ▶ reissuing lost or stolen tickets
- ▶ emergency messages.

Continued next column

GO TO ▶ how this policy works ▶ 3 what this policy covers ▶ 4-5 taking out insurance ▶ 40 claims ▶ 56 glossary ▶ 69 contact us ▶ back cover

Taking out insurance

How to take out insurance	page
Choose the right insurance	41
Make sure that you insure for the right amount	42
How to calculate your sum insured	43-44
Find out about your premium	
How we work out your premium	45
How you can reduce your premium	45
Discounts you may be eligible for	46
Home@50 benefits	47
How to pay your premium	48-49
Change or cancel your policy	
21 day cooling-off period	50
You want to make changes to your policy	50
You want to cancel your policy	50
We want to cancel your policy	51
We want to give you written notice	51
You are required to provide prior written notification	51
Check your responsibilities	
Your 'Duty of Disclosure' – what you must tell us	52
General Insurance Code of Practice	52
Privacy of your personal information	53-55
Resolve a complaint in 3 steps	55

Choose the right insurance

Home Insurance is divided into buildings cover and contents cover. This means that you can choose either or both types of cover or choose to combine them in one policy.

If you choose Home Contents Insurance

- ▶ we cover your contents for their replacement value if they suffer loss or damage due to the incidents described on pages 6 to 17, and in the situations described on pages 25 to 28
- ▶ we choose whether to replace or repair the contents, or pay you the cost of doing so
- ▶ we cover you up to the contents sum insured, which is the total amount of all the contents insured *however*
 - * you can increase your cover on some contents items by paying extra
 - * you can pay extra to cover your contents against Accidental Damage, Fusion of electric motors and/or Domestic Workers Compensation Insurance (NSW only).

The different ways to increase your cover are explained on pages 29 to 34

If you choose Home Buildings Insurance

- ▶ we cover your home buildings for their replacement value if they suffer loss or damage due to the incidents described on pages 6 to 17
- ▶ we choose whether to rebuild or repair the damaged part of your home, or pay you the cost of doing so
- ▶ we cover you up to the buildings sum insured
- ▶ you can pay extra to cover your buildings against Accidental Damage and/or Fusion of electric motors.

Make sure that you insure for the right amount

Check that you have the cover you need by making sure the sum insured accurately reflects the current replacement value of your home and/or contents.

To help you do this, visit our website and use the building and contents calculators to estimate your sum insured.

We may increase your sum insured for Buildings and General Contents at each renewal to take into account rebuilding costs, rising contents replacement costs and any items that you may have purchased. However, you can adjust your sum insured at any time during the year.

Here are some tips to get you started.

For Contents insurance

- ▶ Decide what type of cover you need for your contents. Page 44 explains the different levels of cover you can choose for your contents
- ▶ Remember to calculate how much to insure your contents for based on their replacement cost at today's prices, not the price you bought them for.

For Buildings insurance

- ▶ When calculating how much to insure your home for, remember to include the costs of
 - improvements in or around your home that will increase the cost of rebuilding or repairing it
 - clothes hoists, fences, gates, paths, driveways, fixed landscaping, swimming pools, garages, sheds, removing debris
 - employing an architect, engineer or surveyor
 - luxury fittings such as marble or granite benchtops and floors, gold tap fittings
 - rebuilding on a remote site, or a site with a slope or difficult access.

Check your policy carefully

- ▶ Before you pay your premium, read your Policy thoroughly to make sure you have the cover you want on the things you want
- ▶ It is your responsibility to make sure the sum insured accurately reflects the replacement value of your home and/or contents.

Calculating your buildings sum insured

- 1 Do NOT include your land value
 - ▶ The replacement value of your home does not include the value of the land it is on, or of any of the land that makes up your property. Do not include it in your calculations. *Go to 2*
- 2 Include any home improvements
 - ▶ The replacement value of your home should include the structure and any improvements in or around your home that will increase the cost to rebuild or repair it. *Go to 3*
- 3 Add your home surrounds
 - ▶ Your home's value includes all the other structures and external fixtures on your property which make up the home environment, such as garages, swimming pools, fences and paths. *Go to 4*
- 4 Add any luxury fittings
 - ▶ Include the cost of repairing or replacing any luxury fittings such as gold taps, and granite or marble benchtops. *Go to 5*
- 5 Include other costs associated with rebuilding or repairing
 - ▶ The replacement value of your home should include the likely cost of removing debris, the cost of employing an architect, engineer or surveyor, and the costs associated with rebuilding on a remote site, a site with a slope or difficult access. *Go to 6*
- 6 Calculate your total sum insured
 - ▶ Add all the items together to arrive at your buildings sum insured. *The buildings sum insured will be shown on your Certificate of Insurance*

43

GO TO ▶ how this policy works ▶ 3 what this policy covers ▶ 4-5 taking out insurance ▶ 40 claims ▶ 56 glossary ▶ 69 contact us ▶ back cover

Calculating your contents sum insured

1. Check that your contents have adequate cover
 - ▶ General Contents includes everyday items such as furniture, appliances, bedding and clothing. For some items such as watches or jewellery there is a maximum amount we pay. The maximum amounts we pay for General Contents are on pages 23 and 24. However, you CAN increase the cover for the items on page 24 by listing them separately. *To increase your cover, go to step 2*
2. Increase the cover for items inside your home
 - ▶ You can increase the maximum amount we will pay for the items on page 24 by listing them as Specified Items. This only covers them INSIDE the home for incidents listed on pages 6 to 17. If you need cover for items outside your home you will need to take out extra cover. *There are two ways to do this, go to step 3*
3. Cover items outside your home by listing them separately as Specified Portable Valuables...
 - ▶ You can increase the cover on certain items INSIDE and OUTSIDE your home, anywhere in Australia or New Zealand, by listing them separately as Specified Portable Valuables. This is explained on page 33.
4. OR... cover items outside your home without specifying them
 - ▶ You can increase the cover on certain items to OUTSIDE your home, anywhere in Australia or New Zealand, by choosing a set amount of extra cover under Unspecified Portable Valuables. These items, and the amounts you can nominate, are listed on page 34.
5. If you choose a Portable Valuables option
 - ▶ Do not include those portable items under General Contents cover or Specified Items cover -- otherwise you are insuring them twice. *Each sum insured will be shown on your current Certificate of Insurance*

GO TO ▶ how this policy works ▶ 3 what this policy covers ▶ 4-5 taking out insurance ▶ 40 claims ▶ 56 glossary ▶ 69 contact us ▶ back cover

How we work out your premium

Your premium is based on how much risk it is for us to insure you. If you have a low risk of claiming then you will pay lower premiums than customers who have a high risk of claiming.

We assess the risk levels of individual cases using 'rating factors' based on our experience with claims.

We calculate your premium using

- ▶ the following risk or rating factors
 - the location of your home
 - the construction type of the home and roof and the approximate year it was built
 - the sum insured
 - the age of the oldest owner
 - the insurance and claims history of the owners
 - the security devices fitted to your home – such as an alarm
 - the cost of any increases to your cover that you have made
 - the discounts that you may be eligible for

however, the total cost will also include

- ▶ any levies applicable government taxes, such as GST, duties or charges
See your current Certificate of Insurance for the total amount

How you can reduce your premium

There are a number of ways to reduce your premium.

You can reduce your premium by

- ▶ paying annually instead of in monthly instalments
- ▶ installing an alarm to our specifications – for contents policies only
- ▶ choosing a higher basic excess
- ▶ qualifying for the discounts described on the next page.

45

Discounts that you may be eligible for

Customers that take out insurance with us may be eligible for one or more of the following discounts

- Multi-Policy Discount
- Linked Policy Discount
- Years of Insurance Discount
- No Claim Bonus Discount

We calculate the discounts that apply to you before we will tell you what your premium will be.

Multi-Policy, Linked Policy and Years of Insurance Discounts are calculated on the base amount of the premium, before government and other charges are applied.

We calculate your No Claim Bonus Discount after all other discounts have been applied, but before government and other charges are applied.

Any discounts we have applied will be shown on your current Certificate of Insurance

Multi-Policy Discount

- ▶ applies to each NRMA Home Insurance policy you take out when you also hold the following with us
 - an NRMA Comprehensive Car Insurance Policy*, and
 - an NRMA CTP Green Slip (NSW residents only)
- ▶ plus if you also hold NRMA Health Insurance™ we will provide a further discount from the next renewal date after taking out your NRMA Health Insurance Policy on every NRMA Home Insurance Policy you hold

Linked Policy Discount

- ▶ applies if you have an NRMA Home Contents and an NRMA Home Buildings Policy for the same address. This does not apply if you qualify for a Multi-Policy Discount or for combined NRMA Contents and NRMA Building policies in QLD

Years of Insurance Discount

- ▶ applies if you have continuously held your NRMA Home Insurance Policy for a minimum number of years

No Claim Bonus

- ▶ is calculated based on the number of years you have had without making a claim.

however

- ▶ on existing policies, the discount applies from the next renewal
- ▶ NRMA Business Insurance, NRMA Farm Insurance and NRMA Motor Fleet Insurance policies do not entitle you to a Multi-Policy Discount and/or Years of Insurance Discount.
- ▶ NRMA Comprehensive Car Insurance is a type of insurance cover available under the NRMA Motor Vehicle Insurance policy. NRMA Motor Vehicle Insurance is issued by Insurance Australia Limited trading as NRMA Insurance. A Product Disclosure Statement (PDS) for this product is available by contacting us and you should consider what the PDS says before you decide to acquire, or continue to hold it.
- ▶ NRMA Health Insurance is provided by MBF Health Pty Limited ABN 89 075 799 256, a registered Health Benefits Organisation.
- ▶ NRMA Insurance is acting as agent of MBF Health Pty Limited and does not issue or in any way guarantee payment of any claim under any health insurance policy.

Home@50

Home@50 is available in NSW, ACT and Queensland.

if you're 50 years or older we offer additional benefits with Home@50.

These benefits are in addition to other features of your Home Insurance Policy such as a dedicated Claims Case Manager and New for Old cover.

You will receive Home@50 if it is noted on your current Certificate of Insurance. There are a number of benefits with Home@50.

We may change the benefits or introduce more benefits from time to time.

To find out how to access Home@50 benefits please contact us.

Benefits

- ▶ Reduced premiums at 50 – even if you're working full time
- ▶ A Nil basic excess option, so if you make a claim you won't have to pay a basic excess
you can still choose a bigger excess to lower your premium
- ▶ Discounts on our Travel Insurance when you purchase it online
- ▶ Discounts on St John training courses and First Aid kits. As a sponsor of St John we are pleased that they are able to offer Home@50 customers discounts on First Aid kits and these training courses
- ▶ Cardio Pulmonary Resuscitation, *and*
- ▶ Emergency First Aid training
- ▶ Discounts on NRMA Home Security systems and monitoring.
NRMA Home Security is not available in some areas.
NSW Security Licence Number 405556373
ACT Registration Number P1127

Benefits

- ▶ Access to professional and confidential legal advice on one matter for up to one hour per policy year, through our emergency Helpline on 132 900. Subjects covered include:
 - Tenancy/landlord
 - Buying and selling a property
 - Aged care
 - Neighbours and noise
 - Wills, Estates and Probate
 - Contracts advice
 - Powers of Attorney
 - Medical complaints
 - Credit and finance

We will pay the law firm for one matter up to one hour per policy year. Any charge for additional work is by agreement between you and the law firm. This service is unable to provide advice on any insurance related matter that may involve us or one of our related companies.

Our Travel Insurance is issued by CGU Insurance Limited ABN 27 004 478 371. An IAG Company. In deciding whether to buy or hold the product, you should consider the Product Disclosure Statement available on our website.

47

Paying your premium – annually or monthly

You can pay your premium

- annually – in one lump sum by cash, cheque, credit card, BPAY or EFTPOS
- by monthly instalments by direct debit from your credit card or bank credit union or building society account. The option to pay your premium by monthly instalments may not always be offered to you. *The total of your monthly payments may be more than if you had paid annually*

When you pay your premium

- ▶ annually – and your annual payment is dishonoured or not received by the due date noted on your current *Certificate of Insurance*

then

- ▶ this Policy will not operate and you will not be covered if you make a claim

- ▶ by monthly instalments – and you are paying your premium for the first time

- ▶ we will deduct the first 2 monthly instalments on the first due date specified in your current *Certificate of Insurance*. We regard this payment as the very first monthly instalment and then, all other monthly instalments will be deducted on the remaining due dates specified in your current *Certificate of Insurance*. These are the due dates for each instalment.

If a date specified in your current *Certificate of Insurance* is not a business day we will deduct the relevant instalment on the next business day.

- ▶ by monthly instalments – and the very first monthly instalment
 - is dishonoured on its due date, or
 - is rejected on its due date, or
 - is otherwise unable to be deducted by us from the nominated credit card or account on its due date, or
 - is not received by the due date noted on your current *Certificate of Insurance*

- ▶ this Policy will not operate and you will not be covered if you make a claim

continued

**Paying your premium -
annually or monthly**

When you pay your premium

- ▶ by monthly instalments - and you are renewing your Policy

then

- ▶ we will deduct the first monthly instalment on the first due date specified in your *Certificate of Insurance* and then all other monthly instalments will be deducted on the remaining due dates specified in your *Certificate of Insurance*. These are the due dates for each instalment.

If a date specified in your *Certificate of Insurance* is not a business day we will deduct the relevant instalment on the next business day.

- ▶ by monthly instalments and any instalment other than the very first monthly instalment
 - is dishonoured on its due date, or
 - is rejected on its due date, or
 - is otherwise unable to be deducted by us from the nominated credit card or account on its due date, or
 - is not received by the due date noted on your current *Certificate of Insurance*.

- ▶ if the monthly instalment remains unpaid for 14 days after its due date we will refuse a claim for incidents that occur 14 days after the due date
- ▶ if the monthly instalment remains unpaid for 1 month after its due date we will cancel the Policy from midnight on the last day of that one month period.

- ▶ by monthly instalments - and the account or credit card details nominated by you change or you wish to change them.

- ▶ you must contact us at least 2 business days before your next monthly instalment is due to update those details.

49

21 day cooling-off period

If you are not satisfied with your Policy, you have a cooling-off period that allows you to cancel your Policy within 21 days of it being issued. You can do this by notifying us within 21 days of your Policy being issued.

if you do, we will

- ▶ give you a full refund of the premium you have paid.

however

- ▶ your cooling-off right does not apply once you make a claim under your Policy.

You want to make changes to your Policy

If you want to change your Policy or any details of a proposed contract

we will

- ▶ make the change if we agree

however

- ▶ you need to contact us first
- ▶ you need to pay us any additional premium we ask for
- ▶ we need to issue you another current *Certificate of Insurance*.

You want to cancel your Policy

If you want to cancel your Policy with us

we will

- ▶ deduct an amount from the premium you paid that covers
 - the period that you have been insured for, *and*
 - our cancellation fee, *and*
 - any relevant government charges that may apply in your state
- ▶ then pay you what is left of the premium.

however

- ▶ you must contact us first
- ▶ if you are paying your premium by monthly instalments, you must pay us any unpaid monthly instalments due and our cancellation costs. You authorise us to deduct these amounts by way of direct debit from the account or credit card you have previously nominated for monthly instalment deductions.

We want to cancel your Policy

if we want to cancel your Policy, for a reason other than non payment of a monthly instalment

we will

- ▶ provide you with written notice
Details of how we give you written notice are in the section below on this page
- ▶ refund your unused premium after deducting an amount that covers the period that you have been insured for

however

- ▶ if you are paying your premium by monthly instalments, you must pay us any monthly instalments due but unpaid. You authorise us to deduct these amounts by way of direct debit from the account or credit card you have previously nominated for monthly instalment deductions.

We want to give you written notice

if we need to provide you with any written notice

we will

- ▶ deliver it personally, or
- ▶ send it to your last known address, or
- ▶ deliver it by fax or electronically where it is permitted by law

When you are required to provide prior written notification

you must tell us if you

- ▶ demolish your home
- ▶ conduct building work leaving only the shell of your home intact
- ▶ build a new home on your site

otherwise

- ▶ we may refuse a claim, cancel your Policy, or do both.
For a list of things that may put your Policy at risk, see page 67

GO TO ▶ *how this policy works* ▶ 3 *what this policy covers* ▶ 4-5 *taking out insurance* ▶ 40 *claims* ▶ 56 *glossary* ▶ 69 *contact us* ▶ back cover

Your Duty of Disclosure – what you must tell us

When you take out or renew a policy with us you have an obligation to answer our questions truthfully, and provide us with any information that could reasonably affect our decision to insure you. This is called your Duty of Disclosure.

When you answer our questions

- ▶ we will use the answers in deciding whether to insure you and anyone else to be insured under the Policy, and on what terms
- ▶ you must answer honestly
- ▶ you are answering for yourself and for anyone else that you want to be covered by the Policy
- ▶ you have a responsibility to tell us anything known to you, and which a reasonable person in the circumstances would include in answer to our questions

however

- ▶ if you do not answer our questions in this way
 - we may reduce a claim,
 - refuse to pay a claim, or
 - cancel the Policy
- ▶ if you answer our questions fraudulently
 - we may refuse to pay a claim and treat the Policy as never having been in place.

The General Insurance Code of Practice

The purpose of the code is to raise the standards of practice and service in the general insurance industry.

The code aims to improve

- ▶ the quality, comprehension and accuracy of policy documents and other information provided to consumers
- ▶ employee and representative training and supervision
- ▶ claims handling and dispute resolution.

Our commitment to you

We support the code and are committed to continually reviewing our operations to ensure compliance.

Privacy of your personal information

We are committed to handling your personal information in accordance with the Privacy Act.

We need to collect, use and disclose your personal information in order to consider your application and to provide the cover you have chosen.

You can choose not to give us some or all of your personal information, but this may affect our ability to provide you with cover.

When you provide your personal information to us

- ▶ you acknowledge and consent to us collecting, and using your information
- to consider your insurance application and any subsequent application for insurance

- to underwrite and price any policy issued by us or our related entities
- to calculate and offer discounts
- to issue you with a policy
- to administer the policy
- to investigate, assess and pay any claim made by or against you

- ▶ and for these purposes, you acknowledge and consent to us collecting your personal information from, and disclosing it on a confidential basis to

- our related entities
- our distributors
- NRMA Motoring & Services* (NSW/ACT customers only)
- other insurers
- insurance reference bureaux
- law enforcement agencies

Continued next column

- investigators
- lawyers
- assessors
- repairers
- advisers, *and/or*
- the agent of any these

When you provide your personal information to us about another person

- ▶ you must be authorised to do so, *and*
- ▶ you must inform that person, unless informing them would pose a serious threat to the life or health of any individual
- who we are,
- how we use and disclose their information, *and*
- that they can gain access to that information.

*NRMA Motoring & Services is the trading name of National Roads & Motorists Association Limited ABN 77 000 010 506, a separate and unrelated company.

Privacy of your personal information -- marketing purposes

Your personal information helps us to provide you with a range of leading insurance products and services.

We may also use your personal information to offer you additional products and services.

How we handle your personal information is explained in our Privacy Charter.

When you provide your personal information to us

- ▶ you acknowledge and consent to us collecting and using your personal information on a confidential basis to
 - contact you for market research
 - provide you information and offers about products and services we offer
 - provide you information and offers about products and services offered by NRMA Motoring & Services* and their related entities, our related entities and by other organisations and to any agent of these that we promote.

- ▶ you acknowledge and consent to us disclosing your personal information on a confidential basis for these marketing purposes to
 - our related entities
 - NRMA Motoring & Services* and its related entities (NSW/ACT customers only)
 - the agent of any of these

However

- ▶ you must inform us if you do not want your personal information disclosed or used for these marketing purposes.

See back cover for contact details

*NRMA Motoring & Services is the trading name of National Roads & Motorists Services' Association Limited, ABN 77 000 010 506 a separated entity unrelated company.

Privacy of your personal information – our Privacy Charter

How we handle your personal information is explained in our Privacy Charter.

- Our Privacy Charter includes information on**
- ▶ how to contact us regarding information on privacy
 - ▶ how to change, cancel or re-activate your marketing consent
 - ▶ how to access your personal information.

To get a copy of our Privacy Charter

- ▶ visit our website to view a copy, or pick up a copy at any of our offices.

See back cover for contact details

3 steps to resolve a complaint

1 Talk to us first

- ▶ If you have a complaint, the first thing you should do is speak to one of our staff.
- ▶ If your complaint relates specifically to a claim, speak with the claims officer managing your claim.

See back cover for contact details

- ▶ If the staff member or claims officer are unable to resolve the matter for you, you may request to speak to a manager.

If you are still not satisfied with the decision you can go to step 2

2 Seek a review

- ▶ If the matter is still not resolved the manager will refer you to the appropriate internal complaints handling department
 - our internal complaints handling department will conduct a review of your complaint.

If you are still not satisfied with the decision you can go to step 3

3 Seek an external review

- ▶ If you are still not happy, you can seek an external review of our decision. We can provide you with information on some options available to you so that you can decide which one suits you best. You may wish to take your complaint to a legal adviser or the independent external body, Insurance Enquiries and Complaints Ltd (IEC).

Claims

	page
Making a claim	
How to make a claim	57
What you must tell us	57
Proof of loss and ownership	58
Reporting a theft, vandalism or malicious damage to the police	58
Inspections and quotes	59
If you are in a business	59
Your responsibilities	60-61
Excess	
if someone is making a liability claim against you	58
Settling claims	
Settling claims under contents	62
Settling claims under buildings	63
When we pay you the sum insured	64-65
Carpet damage	65
Damaged property	65
Matching materials	65
Pairs, sets or collections	66
Things that may put your claim at risk	
Credit provider's rights	67
	68

How to make a claim

If your home or contents suffer loss or damage call us immediately, 24 hours a day, 7 days a week
 See back cover for contact details

we will

- ▶ give you immediate advice and assistance with your claim
- ▶ organise help through our preferred repairers and suppliers
- ▶ appoint a specially trained case manager who will help you through the process
- ▶ tell you if you need to pay an excess and how to pay it

To find out what your excess is see pages 60 to 61

however

- ▶ you may wish to check that your Policy covers you for your claim before calling us.
 To check what this policy covers see pages 4 to 5 of this Product Disclosure Statement and also check your current Certificate of Insurance.

What you must tell us

We need information from you before we can process your claim

you must

- ▶ promptly pass on all information about the claim to us
 - remember that a claim made by any one of the persons named as the insured is a claim made by all of them
- ▶ pass on any additional information that we request

otherwise

- ▶ we will be unable to process your claim.

Proof of loss and ownership

When you make a claim you need to provide us with proof of loss and ownership

- ▶ you may need to
 - ▶ provide proof of ownership for any claimed item
 - ▶ produce receipts, valuations, model and serial numbers
 - ▶ provide proof of the value of the items being claimed

otherwise

- ▶ we may not pay you for the item.

Reporting a theft or attempted theft, vandalism or malicious damage to the police

- ▶ you must
 - ▶ immediately report to the police any theft or attempted theft, vandalism or malicious damage and keep the incident report number they give you

otherwise

- ▶ we may not pay you.
For descriptions of theft and attempted theft, see page 16
- ▶ *For descriptions of vandalism and malicious damage, see page 17*

Inspections and quotes

When you make a claim

- ▶ we may
 - ▶ need to inspect your home or contents before we can make a decision about your claim
 - ▶ require a quotation from a repairer or supplier we nominate

however

- ▶ in some instances we may need more than one quote and require you to provide additional quotations from different repairers or suppliers.

If someone makes a liability claim against you

- ▶ you must
 - ▶ let us know immediately

DO NOT

- ▶ attempt to settle the claim without our permission, or make any admissions to anyone about the incidents, otherwise we may not pay the claim.

See page 12 to 13 for liability cover

if you are in a business

If you are in a business registered or required to be registered for GST purposes, and you want to make a claim

we require

- ▶ your Australian Business Number (ABN)
- ▶ the percentage of input tax credit you have claimed or are entitled to claim on the premium you have paid

if we do require a percentage of input tax credit, then

- ▶ if you were to incur the cost claimed we will reduce any amount we pay under a claim by an amount equal to your input tax credit entitlement
 - this applies to any amount we pay, including where we state that an amount will include GST
- ▶ any payment in relation to a sum insured or limit of cover will be considered to be made in full even if the amount we pay has been reduced as described above.

Your responsibilities

You have a responsibility to co-operate fully with us, even if we have already paid your claim

you must

- ▶ provide us with all the information, documents and help we need to deal with your claim
- ▶ immediately send us any letters, notices or court documents that you receive about any incident which has resulted or could result in a claim against you
 - otherwise we may not be able to defend you against claims made by others for any incident

we may

- ▶ require you or your family to give evidence in court
- ▶ attempt to recover the amount we have paid to you from someone else, if we find they are responsible for your loss or damage. If so, we will do this in your name
- ▶ defend you if it is alleged that you or your family caused someone else loss, damage or injury.

For a list of other things that may put your claim or cover at risk, see page 67

GO TO ▶ *how this policy works* ▶ 3 *what this policy covers* ▶ 4-5 *taking out insurance* ▶ 40 *claims* ▶ 56 *glossary* ▶ 69 *contact us* ▶ back cover

What is an excess?

An excess is an amount you contribute towards the cost of a claim.

Excesses help to keep premiums affordable by reducing the amount of small claims that are made.

if you make a claim you must

- ▶ pay any excess to us, or to the repairer or supplier

however

- ▶ the type of excess you pay will depend on what you are claiming for
- ▶ you do not need to pay an excess for liability claims.

To find out each excess that applies to your Policy and the amount of the excess, see your current Certificate of Insurance

Basic excess

If you make a claim

you must

- ▶ pay the basic excess

unless

- ▶ you are 50 or over and have chosen a nil basic excess
- ▶ you are making a liability claim
- ▶ you are making a claim for Accidental Damage
- ▶ you are making a claim for earthquake loss or damage, and the earthquake excess is higher than your basic excess
 - you pay whichever is the higher of the two excess amounts

Accidental Damage excess

If you make a claim and you have paid more for the optional Accidental Damage cover

you must

- ▶ pay the accidental damage excess
- this excess replaces the basic excess.

Earthquake excess

If you make a claim for loss or damage as a result of an earthquake

you must under buildings insurance

- ▶ pay an earthquake excess

unless

- ▶ the earthquake excess is lower than the basic excess you have chosen
- you pay whichever excess is the higher of the two excess amounts.

Other

We may apply an excess for one of the incidents listed on pages 6 to 17

you must

- ▶ pay this excess in addition to the basic excess

if we do this

- ▶ we will have informed you in writing beforehand.

To check how we notify you in writing, see page 51

GO TO ▶ how this policy works ▶ 3 what this policy covers ▶ 4-5 taking out insurance ▶ 40 claims ▶ 56 glossary ▶ 69 contact us ▶ back cover

CLAIMS

Settling claims – under contents

If we agree to cover the claim under contents insurance

however under contents insurance

- ▶ if we will
 - ▶ repair an item, or
 - ▶ replace an item with the same or similar type and quality, or
 - ▶ pay you the cost to repair or replace the item, or
 - ▶ provide you with store credits to replace an item from one of our nominated suppliers, or
 - ▶ pay you the sum insured or provide you with store credits from one of our nominated suppliers to the value of the sum insured for
 - General Contents
 - the Specified Items listed on your current *Certificate of Insurance*
 - Unspecified Portable Valuables
 - the Specified Portable Valuables listed on your current *Certificate of Insurance*
- ▶ if we choose to
 - repair or replace an item, or
 - repair or replace an item with the same or similar type and quality, or
 - pay you the cost to repair or replace it, or
 - provide you with store credit(s) from one of our nominated suppliers to replace the item we can nominate the repairer or supplier and the method of payment
 - ▶ if we choose to replace a listed item and its sum insured is less than the replacement value of the item, we can replace the item with an item of similar type

See your *current Certificate of Insurance* for the sum insured

Settling claims – under buildings

If we agree to cover the claim under buildings insurance

- we will
- ▶ repair or rebuild that part of your home which sustained loss or damage, or
 - ▶ pay you the cost to repair or rebuild it, whichever is smaller
 - ▶ if we choose to pay you the cost to repair or rebuild your home, we will pay the builder directly unless we tell you otherwise

- however
- ▶ if we choose to repair or rebuild your home, we can nominate the repairer, supplier or builder
 - ▶ if we choose to pay you the cost to repair or rebuild your home, you may
 - rebuild or repair that part of your home that was damaged in any way you like
 - change materials, plans, specifications or size
 - change the site of your home

we will not cover any increase in costs that these changes may cause

- ▶ you must start repairing or rebuilding your home within six months from the date of the incident, *unless*
 - we have agreed to a longer period in writing
 - we may cash-settle your claim if
 - you choose not to repair or rebuild your home
 - you do not start repairing or rebuilding your home within six months of the incident, or within any longer period we agreed to in writing
 - we choose to pay you the cost to repair or rebuild your home
- the most we will pay is the buildings sum insured or the cost you incurred*

63

CLAIMS

Settling claims – when we pay the sum insured

<p>If we decide to pay you the sum insured</p> <ul style="list-style-type: none"> ▶ pay you <ul style="list-style-type: none"> • the total contents sum insured, or • the sum insured for General Contents <p>we will under contents insurance</p> <p>we will under buildings insurance</p> <ul style="list-style-type: none"> ▶ pay you the buildings sum insured 	<p>however</p> <ul style="list-style-type: none"> ▶ your Policy ends and no refund of your premium is owed to you ▶ if you are paying your premium by monthly instalments, we will deduct any outstanding instalments and charges incurred by us in cancelling your Policy by way of direct debit <p><i>the most we will pay is the buildings sum insured or the cost you incurred.</i></p>
<p>If your home was totally destroyed</p> <ul style="list-style-type: none"> ▶ continue liability cover as described on pages 12 to 13 for six months from the date your home was destroyed <p>we will under buildings insurance</p>	<p>unless</p> <ul style="list-style-type: none"> ▶ construction commences at the site, or ▶ you sell the land, or ▶ you take out a new buildings insurance policy for the site.
<p>If you are claiming for a Specified Item or a Specified Portable Valuables item</p> <ul style="list-style-type: none"> ▶ pay you the sum insured for <ul style="list-style-type: none"> • the Specified Item • the Specified Portable Valuable <p>we will under contents insurance</p>	<p>however</p> <ul style="list-style-type: none"> ▶ your cover on that item ends ▶ your sum insured is reduced by the amount the item was insured for ▶ no refund of the premium is due ▶ you need to tell us if you want to cover a new item that replaces the original. <p><i>For a description of Specified Items and Specified Portable Valuables, see pages 32 to 33</i></p> <p>Continued next page</p>

continued

Settling claims – when we pay the sum insured

If you are claiming for Unspecified Portable Valuables

- we will under contents insurance
- ▶ pay you the sum insured for the Unspecified Portable Valuables
- however
- ▶ your cover for Unspecified Portable Valuables ends and no refund of your premium is due – you need to tell us if you want this cover again.
- For a description of Unspecified Portable Valuables see page 34*

Settling claims – carpet damage

If carpet in your home suffers loss or damage

- we will
- ▶ only repair or replace carpet in the part of your home where it occurred
- however
- ▶ we will NOT pay to re-carpet adjoining rooms, or your entire home.

Settling claims – damaged property

If there is damaged property remaining after we settle a claim

- we will
- ▶ ask you to give it to us, or
- ▶ let you keep it
 - if this happens, you are free to do whatever you like with it
- however
- ▶ if we choose not to take possession of damaged property, you may not abandon it to us.

Settling claims – matching materials

If the repairs to your home require materials to be matched

- we will under buildings insurance
- ▶ attempt to return your home to its former state by matching building materials as far as reasonably possible
- however
- ▶ we will only do this to that part of the home where the loss or damage occurred
- ▶ we will not pay for any additional costs of matching materials to create a uniform appearance.

CLAIMS

Settling claims — pairs, sets or collections

If a pair, set or collection you own suffers loss or damage

we will under contents insurance

- ▶ pay the reasonable cost of repairing or replacing the part, or
- ▶ repair or replace the part, or
- ▶ pay the value of that part based on the sum insured
 - we take the amount that the pair, set or collection is insured for, and divide it by the total number of items in the set or collection.

however

- ▶ we will only cover the part of the pair, set or collection that sustained the loss or damage.
See your current Certificate of Insurance for the sum insured

66

GO TO ▶ *how this policy works* ▶ 3 *what this policy covers* ▶ 4-5 *taking out insurance* ▶ 40 *claims* ▶ 56 *glossary* ▶ 69 *contact us* ▶ back cover

Things that may put your claim or cover at risk

You may put your insurance claim or cover at risk if you do not meet your obligations to us. We may refuse a claim, cancel your Policy, or do both

if you

- ▶ are not truthful and frank in any statement you make in a claim or in connection with a claim
- ▶ have been convicted in the last 5 years of a criminal offence relating to fraud, theft or burglary, arson, criminal or wilful damage and have not told us
- ▶ do not take all reasonable care to protect your home and contents against loss or damage
- ▶ do not have or maintain the security devices listed on your current *Certificate of Insurance*
- ▶ do not maintain your home in good repair and condition. This means your home must be watertight, structurally sound, secure and well maintained
- ▶ make admissions, settle or attempt to settle or defend any claims without our agreement. Only we have the right to make admissions, settle claims and defend you

Continued next column

if you

- ▶ do not immediately make a report to the police when you suspect or should have suspected that
 - something has been stolen
 - someone has acted maliciously or vandalised your home or contents, or
 - an attempt has been made to do either of these things in relation to your property which is insured under your Policy
- ▶ illegally keep explosives, flammable or combustible substances or liquids in your home or at your site
- ▶ leave your home unoccupied for 60 consecutive days or more and do not maintain it in a lived-in state by
 - keeping the lawns mowed and garden tidy
 - stopping regular mail and newspaper deliveries, and
 - organising someone to check inside and outside your home at least once a week.

Credit provider's rights

If you or your family have a loan with a credit provider and have used any of the property insured under your Policy as security for that loan

we will

- ▶ treat the property used as security as being under mortgage
- if a credit provider has a mortgage over your home, the credit provider is noted on your current *Certificate of Insurance* but only if you have taken out Buildings Insurance – the credit provider will NOT be noted on a Contents Insurance policy
- if you have Contents Insurance you must advise us of the name of any credit provider at the time of making a claim for a contents item

▶ treat any statement by you as a statement by the credit provider

we may

- ▶ recover any payment either in your name or the credit provider's name

however

- ▶ if we decide to cash settle a claim on any of the mortgaged property that is insured, we will pay the credit provider whichever of the following is the smallest amount
 - the contents sum insured or buildings sum insured less any excess and any premium due but unpaid, or
 - the reasonable cost of replacing the mortgaged property, or
 - the balance then owing to the credit provider under the mortgage
- ▶ *a payment to a credit provider will discharge our obligation to you for the amount paid*



▶ if the credit provider fails to provide us with any help we require, then we will not pay the credit provider

- ▶ if you or a credit provider fail to advise us of the credit provider's interest before we pay a contents claim, the cover will not operate for that credit provider.

Glossary

Use this glossary to find the meaning of words and phrases in this booklet.

KEY

	under Buildings cover
	under Contents cover

agistment
means to take in animals and feed or pasture them for payment.

Accidental Damage
is damage that happens to your home or contents caused unintentionally rather than through a malicious act, and is not covered under any of the incidents described on pages 6 to 17. *You can purchase this as an optional cover.*

buildings replacement value B
is the amount it would cost to totally rebuild your home at today's prices and make all the home improvements on the site at today's prices.

buildings sum insured B
is the amount of insurance cover you purchased for the buildings that make up your home. This sum is shown on your current *Certificate of Insurance*, and includes any GST.

Certificate of Insurance
your *Certificate of Insurance* is a document outlining the terms and conditions of your contract. Together with this Product Disclosure Statement and Policy Booklet (PDS) – formerly known as a policy booklet – your current *Certificate of Insurance* forms your contract with us, but only after

you have paid for your insurance and we have agreed to insure you. It should be stored in a safe place along with this PDS, as you will need it to make a claim, or as a reference next time you take out insurance.

contents C
are those items owned by you and your family that are not permanently attached or fixed to the structure of your home. There are four categories

- General Contents
- Specified Items
- Specified Portable Valuables, *and*
- Unspecified Portable Valuables.

contents replacement value C
is the amount it would cost to replace all your contents at today's prices.

contents sum insured C
is the separate amount of insurance cover you purchased, including any GST, as the replacement value for either

- your General Contents, including contents in storage and Unspecified Portable Valuables,
- individual Specified Items, or
- individual Specified Portable Valuables.

contract

Your Home Insurance Policy is a contract between you and us which provides you with insurance cover in exchange for a premium. That contract is made up of two documents

- this Product Disclosure Statement and Policy Booklet, *and*
- your current *Certificate of Insurance*.

de facto

means a person living with another in what we determine to be a genuine domestic relationship.

endorsement

is a document that records an alteration to the terms and conditions of your Policy.

excess

is the amount you pay when you make a claim on your Policy. The amount and type of excess that applies to your Policy is shown on your current *Certificate of Insurance*.

family

is your legal or de facto spouse and any member of your family or your spouse's family who normally lives with you.

fittings

are any items that can be removed from your home without causing damage to your home.

fixtures

are any items that are permanently attached or fixed to the structure of your home that cannot be removed without causing damage to your home.

flood

is the covering of normally dry land by water escaping or released from the normal confines of a watercourse or lake, whether or not it is altered or modified. Flood also includes water escaping from the confines of any reservoir, channel, canal or dam. *Flood is not covered by this Policy.*

fusion

is the burning out of an electric motor or its wiring as a result of the electric current in it. *You can purchase this as an optional cover.*

General Contents

are those items not individually specified, and are not listed individually on your current *Certificate of Insurance*.

home

is any fully enclosed building with walls and a roof used primarily for domestic purposes at the site, that can be locked up

- for buildings insurance, this also includes any fixtures or home improvements at the site

- for flats and units, it is the flat or unit identified by its number on your current *Certificate of Insurance*, and includes any lockable storage compartment reserved for your use in another section of the building in which your flat or unit forms a part.

home improvements

are any permanent additions in or around your home that add to the cost of rebuilding or repairing it, such as a garage, in-ground pool, above-ground pool when enclosed by decking, carport, pontoon, boat jetty and permanent landscaping features. *We do not consider trees, shrubs, soil or bushland to be home improvements.*

illness

is an unexpected illness which we determine is serious or disabling and requiring treatment by a qualified medical practitioner.

incident

is a single occurrence, or a series of occurrences arising out of the one event.

injury

means bodily injury caused by accidental and external means during the term of your Policy and requiring treatment by a qualified medical practitioner

monthly instalment

is the amount you must pay in a month when you have chosen to pay your premium by instalments. The amount may vary from month to month. For example, if you are paying your premium for the first time by monthly instalments, your first monthly instalment actually includes the first two monthly instalments. Details of the monthly instalments are shown on your current *Certificate of Insurance*.

pet

is a domestic animal not used for racing or commercial breeding purposes that you keep in your home or on the site.

Portable Valuables c

are items that belong to you or your family that can be taken outside your home.

premium

is the total amount you pay for your insurance that includes applicable government taxes such as GST, duties or charges payable by you. It is shown on your current *Certificate of Insurance*. If you pay by monthly instalments, the premium means the total of the instalments you must pay for the full policy period.

Product Disclosure Statement (PDS)

is the name of this document. The PDS is made up of information which includes how this policy works, what this policy

covers, taking out insurance, how we work out your premium, what is an excess and how to make current *Certificate of Insurance* form your contract with us. If we make changes to the PDS we may provide you with a new PDS or a Supplementary PDS.

set c

is a pair or group of items that belong together, are similar in appearance and are related by a common size, shape, colour, pattern or material.

site

is the land where your home is located and the yard or garden surrounding it that you use primarily for domestic residential purposes, at the address shown on your current *Certificate of Insurance*. The site includes any land or other area that touches your site and for which any statutory authority has made you responsible, but it does not include the nature strip outside your home.

Specified items c

are contents items that you list separately for insurance cover inside your home. They include

- jewellery or watches
- card collections
- CDs, DVDs, tapes, records, game cartridges and discs of any sort
- curios or objects valued as curiosities

- gold or silver items – but not coins, sovereigns, bullion, watches or jewellery
- stamps and medals
- uncirculated mint issue or proof coins, ancient or rare coins, sovereigns or bullion
- works of art.

Specified items appear separately on your current *Certificate of Insurance*.

Specified Portable Valuables c

are those personal items that belong to you or your family that you can take outside your home and list separately for insurance cover anywhere in Australia or New Zealand. Specified Portable Valuables are listed separately on your current *Certificate of Insurance*. You can purchase this as an optional cover.

storm

is a violent wind, cyclone, tornado, thunderstorm or hail which may be accompanied by rain or snow, or a sudden, excessive run-off of water as a direct result of a storm in your local area. It does not include persistent rain by itself.

storm surge

is the increase in sea level that usually occurs with an intense storm or cyclone. *Storm surge is not covered by this policy.*

GLOSSARY

Supplementary Product Disclosure Statement (SPDS)

is a separate document that updates, corrects or adds to the information contained in this PDS.

tools of trade

are those items or equipment used in any business, trade or profession.

Unspecified Portable Valuables

are those personal items that you nominate a set amount of extra cover for, and do not need to be listed separately. They are valuables that belong to you or your family that you can take outside your home anywhere in Australia or New Zealand. *You can purchase this as an optional cover.*

us, we and our

refers to the product issuer named on the back cover of this PDS.

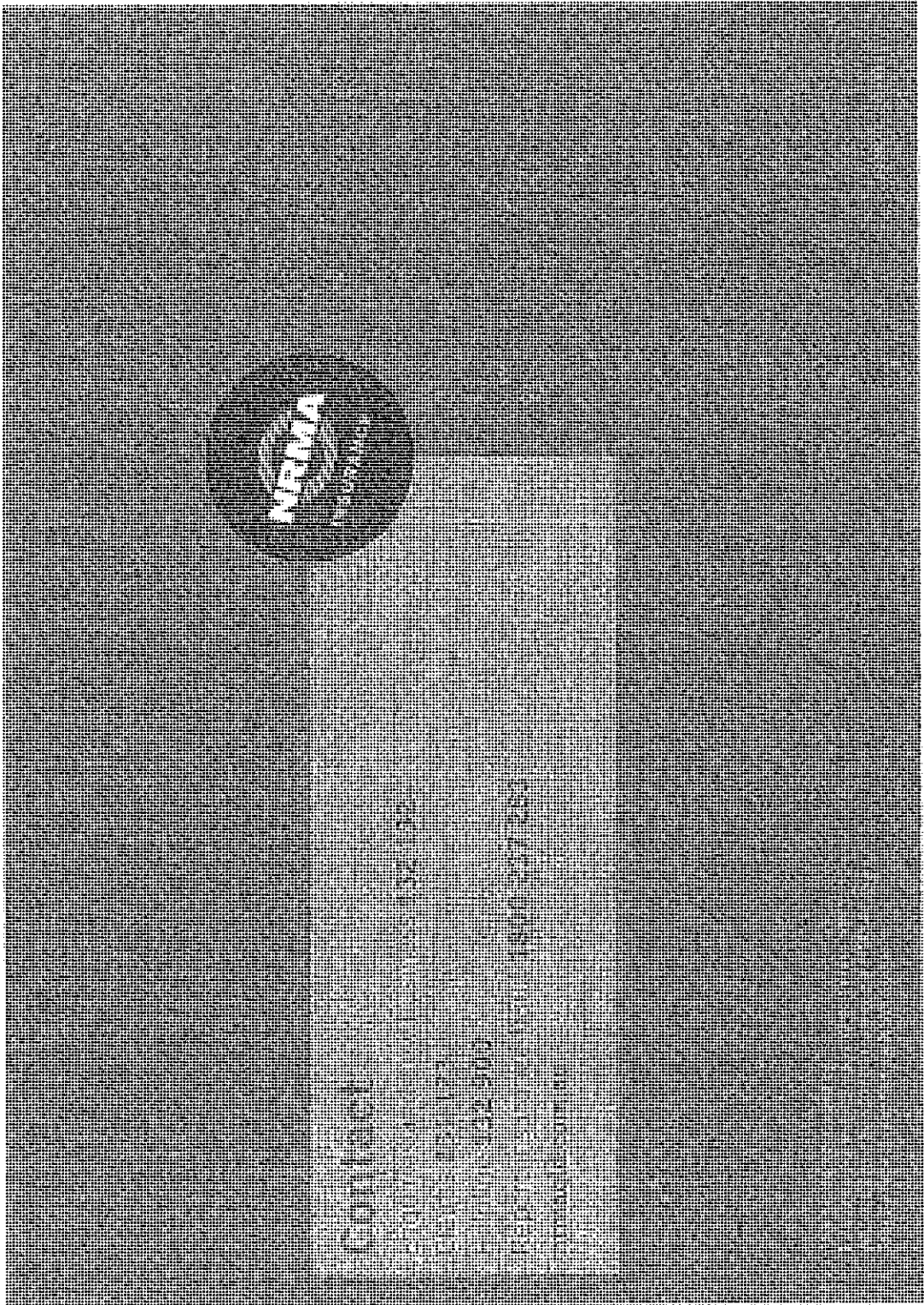
you

means the person or persons named as the insured on your current *Certificate of Insurance*. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of those people as a statement, act, omission or claim by all those people.

your home

is the home insured identified on your current *Certificate of Insurance*. If you are a landlord your rental property is identified as the home insured on your current *Certificate of Insurance*.

The information in this booklet is current at the date of preparation. More up-to-date information may be available by calling 132 132.
We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a supplementary or replacement Product Disclosure Statement.
This Product Disclosure Statement is dated 25 June 2004
©2004.



Claim Summary		
Insured MISS SL CAMPBELL	Claim E Number [REDACTED]	Risk [REDACTED] BRIDGE ST REDBANK
Incident 11/01/2011 Date	Incident ST Type	Address QLD 4301
Policy No [REDACTED]	Inception 19/02/2008 Date	Postal [REDACTED] BRIDGE ST REDBANK Address QLD 4301
Sum 159,455 (\$200 Excess) Insured \$	Policy 19/02/2010 to Period 18/02/2011	Claim CONTENTS Portfolio
		Bonus CANCELLED Status

Date Entered	Entered By	Note	Automatic	System
19/09/2011 18:17	[REDACTED]	File is now finalised. Worklist Name: Settlements, Reason: Enquiry	No	CIS
19/09/2011 15:08	[REDACTED]	An e-mail was sent to [REDACTED]	No	CIS
19/09/2011 15:07	[REDACTED]	File has been re-opened.	No	CIS
14/09/2011 13:06	[REDACTED]	Flood commission request completed and emailed to Melinda Mulrone	No	CIS
28/04/2011 08:56	[REDACTED]	Document NARLETT has been classified onto this file.	No	CIS
19/04/2011 12:51	55301	Last Proof of Loss Item Completed, Assessment Finalised	Yes	Opus
19/04/2011 08:51	[REDACTED]	File is now finalised. Worklist Name: Settlements, Reason: Enquiry	No	CIS
19/04/2011 08:51	[REDACTED]	Claim Review	No	CIS
		Have imported Decline letter and Hydro Report.		
		Claim is now finalised		
19/04/2011 08:50	[REDACTED]	Document NARDOC has been classified onto this file.	No	CIS
19/04/2011 08:48	[REDACTED]	Document NARLETT has been classified onto this file.	No	CIS
19/04/2011 08:48	[REDACTED]	File has been re-opened.	No	CIS
18/04/2011 10:40	SYSADMIN	Claim status changed to [C]	Yes	Opus
18/04/2011 10:40	[REDACTED]	File is now finalised. Worklist Name: Recovery Group 7, Reason: Bring-Up - Other	No	CIS
18/04/2011 10:40	[REDACTED]	<p>OI Sharron returned my call and I advised I wished to discuss her claim as per below:</p> <p>Good morning its [REDACTED] from NRMA Insurance. I am calling you about your claim/s for property damage as a result of water damage.</p> <p>As you may be aware your policy covers you for loss or damage to your home caused by storm; however it does not cover loss or damage caused by flood</p> <p>In processing claim(s) we always give our customers the benefit of an extensive review. In your case this has included a physical assessment of your property, aerial photos taken during the flood, utilising a QLD Government website mapping areas that were impacted by flooding, along with an external hydrology report specific to your property.</p> <p>From the information collated we have concluded the cause of damage to your property was flood.</p> <p>As such we regret that we are unable to cover your claim.</p> <p>We will be sending you a letter to confirm this shortly - we realise you may be unhappy with this decision and the letter will outline the next steps available to you if you disagree with it.</p> <p>Do you have any questions about this?</p> <p>Thank you for your time.</p> <p>Sharron said that she would like a copy of the hydrologist report. She also said that she was promised a copy of the original overarching report - I advised that I would find out if that was possible and call her back.</p> <p>Claim cancelled in CIS and BONUS.</p>	No	CIS
18/04/2011 10:05	[REDACTED]	Tried to contact OI Sharron on [REDACTED] - no answer - left message to call back.	No	CIS
11/04/2011 10:20	[REDACTED]	OI Sharon called, wanting an update.	No	CIS

		<p>Advised no report yet but someone will be in touch.</p> <p>Oi wants to be notified when report comes in, Oi also requested original hydrologist report.</p> <p>Spoke with stacey, she will call Oi when report is in and advised original reports are not being sent out as we are not basing decision on this.</p> <p>Advised Oi of this</p> <p>I cannot finalise - await hydrologist report - await decision on claim</p>		
29/03/2011 10:26		Bring-up. Worklist Name: Recovery Group 7, Bring-Up Date: 05/04/2011, Reason: Bring-Up - Other - Awaiting NRMA Decision	No	CIS
29/03/2011 10:26		Claim Review	No	CIS
		<p>Near Map Image: NARDOC 24/03/2011 Qld Flood Map Image: NARLETT 29/03/2011</p> <p>I cannot finalise - await hydrologist report - await decision on claim</p>		
29/03/2011 10:24		Document NARLETT has been classified onto this file.	No	CIS
24/03/2011 09:38		- Flood photos imported	No	CIS
24/03/2011 09:38		Document NARDOC has been classified onto this file.	No	CIS
24/03/2011 09:37		Document NARLETT has been reclassified from this file.	No	CIS
24/03/2011 09:37		Document NARLETT has been classified onto this file.	No	CIS
24/02/2011 10:09		Claim Review	No	CIS
		<p>Have contacted Oi Sharon and have advised of scripting, She was happy for the update. *She has requested Hydrologist report already</p> <p>I cannot finalise: -awaiting decision on flood coverage. -assessor [REDACTED] allocated</p>		
14/02/2011 13:15		<p>oi - Sharron called re decision on claim</p> <p>advised awaiting decision to be made and she will be contacted</p> <p>I cannot finalise: -awaiting decision on flood coverage. -assessor [REDACTED] allocated</p>	No	CIS
7/01/2011 20:47	SYSADMIN	Claim status changed to [P]	Yes	Opus
27/01/2011 19:47		Bring-up. Worklist Name: Recovery Group 7, Bring-Up Date: 17/02/2011, Reason: Bring-Up - Awaiting assessment report	No	CIS
27/01/2011 19:47		<p>Potential Flood Claim</p> <p>Claim with [REDACTED]</p> <p>I have changed claim to F Semi Critical and pended claim</p> <p>I cannot finalise: -awaiting decision on flood coverage. -assessor [REDACTED] allocated</p>	No	CIS
25/01/2011 16:28	55301	<p>attended premises insured flood water reached a height of 1.5m on the upstairs level of townhouse on the 11/01. flood template attached to the file photos attached to the file insured has done a comprehensive list with, quotes etc and photos on a flash drive. this information is in a a4 folder which is completely full there is no point scanning onto the file just yet as it would take a day or so. i will keep this info at hand and wait until a decision has been made before deciding on attaching to file insured is aware of process</p> <p>contents estimate approx \$135000</p> <p>await flood decision</p>	No	Opus
22/01/2011 12:19	55301	Assessment, appointment made for Tue, 25 Jan 2011 11:00 AM	Yes	Opus

22/01/2011 12:19	55301	Assessor changed from [QLDSTORMTEAM] to [55301]	Yes	Opus
20/01/2011 17:50	59270	New Field Allocation to Case Manager [QLDSTORMTEAM] Assessor [QLDSTORMTEAM]	Yes	Opus
20/01/2011 16:56	[REDACTED]	<p>OI called to advise that her neighbour has an nrma policy and an assessor is coming out tomorrow and can that assessor come and see her too as she is next door? She didnt have assessor name or the neighbours policy. Advised if she had assessor name/neighbour policy we can email assessor and request this but no gauruntees.</p> <p>OI also advised any mail to be sent to [REDACTED], Brisbane Adelaide Street, 4000</p> <p>I cannot finalise - Await assessment decision</p>	No	CIS
15/01/2011 06:21	[REDACTED]	File has been taken off bring-up due to TeleClaims enquiry.	No	CIS
15/01/2011 06:21	[REDACTED]	<p>Insured Sharron called returning our call - Water came from Bremer River - All Contents and building damaged - water came up approx 2 feet from second story ceiling..Insured has many photos - no contents can be salvaged..</p> <p>Do you give permission for anyone else to act on your behalf for the course of the claim? = Yes, [REDACTED] (friend) 0412735291..</p>	No	CIS
20/01/2011 16:45	[REDACTED]	Bring-up. Worklist Name: Group 4, Bring-Up Date: 19/01/2011, Reason: Bring-Up - Awaiting response from Our Insured	No	CIS
12/01/2011 16:44	[REDACTED]	<p>Storm Validation Policy Current: yes CLII Code: non critical Excess: \$200 Estimate: \$ 7000 Extent & Type of Damage: contents only Fraud Check: 22 0 INCIDENT WITHIN 42 DAYS OF POLICY RENEWAL DATE Temp Accommm Required: Builder/Assessor Allocated: Customer Builder Offered:</p> <p>Rang OI, left msg on voicemail</p> <p>I cannot finalise claim because - OI to call back, validation, where did water come from (creek/over land?) confirm damaged items and where they were (was tv on floor? how did it get wet/how deep was the water?) - need list of items/photos of damages. Any items restorable/repairable? - xs \$200 to be deducted *** Third party authority given to [REDACTED] ***</p>	No	CIS
12/01/2011 12:00	[REDACTED]	<p>advised claim lodged for consideration adn for her to take pictures of all items in house and then dispose of them.</p> <p>i advised her claim lodged for consideration.</p>	No	CIS
12/01/2011 11:55	[REDACTED]	<p>claim valid:yes incident covered:yes MFP/AFP:0 XS:\$200 NCB:10% loss = 15% sms:sent</p>	No	CIS
12/01/2011 11:54	[REDACTED]	New File : BNCHI1101154. BONUS user id: HT87.	No	CIS
12/01/2011 11:54	[REDACTED]	<p>Incident notations: GIVEN NAME=SHARRON INSURED DAY PHONE=[REDACTED] INSURED MOBILE PH=[REDACTED] CONTACT NAME=SHARRON CONTACT PERSON=Insured DAY PH CONTACT=[REDACTED] CONTACT EMAIL=[REDACTED] NOTIFIER=Insured THIRD PARTY AUTHORITY NOT GIVEN LODGED FOR CONSIDERATION ONLY O/I will write a list down of all the items and send through if it is covered. ROOMS AFFECTED=All</p>	No	CIS

Not covered

URGENT HOME CLAIM
EMERGENCY SERVICE=SES

Contents claim notations:
ITEM1=Flat screen TV - Panasonic
COST1=3500
ITEM2=Leather couch
COST2=6000
ITEM3=Laptop - Asus
COST3=3200

User Details	
Name	[REDACTED]
Payroll Number	[REDACTED]
CAC	[REDACTED]
Work Phone	[REDACTED]
Email	[REDACTED]

User Details	
Name	System Admin
Payroll Number	SYSADMIN
CAC	Other
Work Phone	[REDACTED]
Email	[REDACTED]

User Details	
Name	System Admin
Payroll Number	SYSADMIN
CAC	Other
Work Phone	[REDACTED]
Email	[REDACTED]

User Details	
Name	[REDACTED]
Payroll Number	[REDACTED]
CAC	[REDACTED]
Work Phone	[REDACTED]
Email	[REDACTED]

User Details	
Name	[REDACTED]
Payroll Number	[REDACTED]
CAC	[REDACTED]
Work Phone	[REDACTED]
Email	[REDACTED]

User Details	
Name	[REDACTED]
Payroll Number	[REDACTED]
CAC	[REDACTED]
Work Phone	[REDACTED]

Storm water/Flood HOME ASSESSMENT REPORT

91

CRITICAL SEMI CRITICAL NON CRITICAL
 CRITICAL=Major repairs required – home unliveable, make safe unfeasible
 SEMI CRITICAL=Major Repairs required – Home liveable - major make safe
 NON CRITICAL=Repairs required – Home liveable
 NRMA CGU RACV SGIO SGIC

Claim Number/s:

Assessment Date

Assessment Time

am pm

Assessor Name

Insured's name (FIRST AND SURNAME)

Address of damaged property

Postcode

Contact phone number/s

Sum Insured details

Buildings S/I

Contents S/I

Personal Effects S/I

Excess

Buildings

Contents

Personal Effects

Damages Estimate

Buildings

Contents

Personal Effects

Mortgagee Details

GST information

Is any part of the Home / contents being used for business purposes?

No Yes If Yes, complete the Building/Contents Form

Condition of Property

Good Average Poor

Building number of levels

Single Double Other

Is the property tarped or has one been arranged?

Is Temporary Accommodation Required? Yes No

Claims to arrange Client to arrange

Has the dwelling been flooded before? If yes, when?

What was the entry point for the water?

What time did it enter the property?

Did it build up gradually?

How long did it take for the water level to rise?

Maximum inundation level? Measure by centimetres

Internal External

What % of the habitable floor area was affected by water

0% 25% 50% 75% 100%

How long was the property affected by water?

Which direction did the water come from? Where? E.g. Creek, river, canal, run off etc

What type of water entered the property?

Did you receive any advance warning that the property may flood? If so what?

Were you forced to evacuate the property?

Did you leave on your own accord?

Storm water/Flood HOME ASSESSMENT REPORT

92

What time did you leave the property?

How long did it take for the water to disperse?

Was anything done to protect your property or belongings?

Approx how much was saved?

How long have you lived at the dwelling?

Were you aware there might be a problem with water here?
E.g. Flood Plain

If a new building, was the customer aware of flood requirements prior to building?

Do your contents need storage?

NEXT STEPS OR ACTION REQUIRED (incl any UW action required)

<input type="checkbox"/> Hydrologist Report Required
<input type="checkbox"/> Customer to provide list of items
<input checked="" type="checkbox"/> Awaiting BAR
<input type="checkbox"/> Awaiting Safe to Enter
<input type="checkbox"/> Organise temporary accommodation
<input type="checkbox"/> Organise emergency payment
<input type="checkbox"/> Organise trade
Other details <input type="checkbox"/>

Please note any special needs of the customer. Eg OI in wheel chair

Has a builder attended? YES / NO

Name:
Date:

Has a carpet restorer attended? YES / NO

Name:
Date:

Hydrologist Appointed? YES / NO

Name:
Date:

Additional Comments

RECOMMENDATION:

CONVERSATION WITH INSURED TO DATE

BUILDINGS ASSESSMENT INFORMATION

Quotes: Trade quoting <input type="checkbox"/>	Customer Arranging <input type="checkbox"/>	Awaiting Reports from: Builder <input type="checkbox"/>	Engineer <input type="checkbox"/>
--	---	---	-----------------------------------

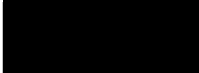
Scope of Works

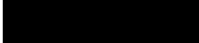
Qld HOME FLOOD Catastrophe Event (December 2010 – January 2011)

Last updated 31 May 2011 (9am)

NOTE: Any deviation from the following process or other queries should be referred to your Senior or Team Manager.

Recent changes have been highlighted in red.

Home Catastrophe ph: 

Towed Motor ph: 

PRIORITY LIST:

Due to the number of distinct and separate events that have occurred within the overall event through Qld, some claims have been isolated and will be handled separately to the rest of the event.

Brisbane's Priorities are:

- Contacting customers for validation on Urgent & Semi Urgent lodgements
- Contacting customers for validation on Toowoomba Flash Flooding claims
- Actioning all new potential flood claims in Brisbane / Ipswich area

Interstate assistance priorities are:

- Contacting customers for validation on all other BAU Storm claims & BAU claims
- Incoming customer correspondence (mail, documents and email boxes)

SUMMARY OF THE UNIQUE EVENTS:

Toowoomba Storm Claims

Incident date of 10/01/2011 – 11/01/2011

Located to postcodes 4311 – 4401

Qld Staff will validate these claims due to the urgency and sensitivity of the event.

Toowoomba & Lockyer Valley claims were due to flash flooding.

Rural Flood Claims

Incident dates between 24/12/2010 – Current

Located to postcodes 4402 to 4703

Townships include Emerald, Rockhampton, Bundaberg, Chinchilla, Warwick, St George, Dalby, Gayndah, Gympie & Maryborough.

These claims are potential flood claims. All queries to be emailed to Matthew Jarrett for delegation.

Brisbane & Ipswich Flood Claims

Incident dates between 11/01/2011 – Current

Located to all Metro Brisbane & Ipswich suburbs

'Flood Scripting' must be used for ALL validations on these claims.

BAU Storm & BAU Claims

All other Storm and BAU claims (all incident dates, majority SE Qld)

BAU Storm claims will comprise of areas outside the regions above and damage such as rain damage, Roof damage, Lightning and Tree Impact etc.

STORM VALIDATION TEMPLATE

Claim Valid / Not Valid: Pending - Potential Flood Claim
 CLII Code:
 Excess:
 Extent & Type of Damage:
 Estimate updated: Y/N
 Incident Date Correct:
 Temp Accom Required:
 Builder/Assessor Allocated:

I cannot finalise claim because --

XS \$ to be deducted
 *** Third party authority given to ***

UPDATING CLII AT VALIDATION

It is extremely important to accurately determine the Criticality of each claim at the point of Validation. If you are not certain, please refer the claim to your Team Manager.

This means, on validation you must change the Urgent, Semi Urgent & Non Urgent codes using the CLII function to the Criticality codes as listed below. Ensure CLII is updated on both the Buildings AND Contents claim. Bonus will NOT update the other if only one claim has been updated.

IMPORTANT - POTENTIAL FLOOD CLAIMS (BRISBANE & IPSWICH CLAIMS)

CLII is to be updated as usual but with the letter "F" in front of the classification. For example:

- "F CRITICAL" = FLOOD CRITICAL
- "F SEMI CRITICAL" = FLOOD SEMI CRITICAL
- "F NON CRITICAL" = FLOOD NON CRITICAL

NON - POTENTIAL FLOOD CLAIMS

Critical	Semi Critical	Non Critical
Non-liveable	Home Inundated with water	External Home Damage
Home Inundated above waist	Sub-standard living conditions	Fence Damage
Major Structural Damage	Minor Structural Damage	Jetties
Damaged Pool Fences	Damage to most walls & floor	Clotheslines
High Risk - Media	Accommodation required later	Garage Contents
Elderly / Disabled	Part roof not water tight	Wet floors & skirting boards
Safety Issues & Asbestos		Minor damage
Sewerage		
Contentious Claim		
No Water Supply		
Potential Total Loss		

Note: The criticality of a claim (ie Critical, Semi-Critical or Non Critical) should not be changed after it is initially applied at validation, unless it was incorrectly coded originally or the extent of damage changes.

Notify [redacted] and [redacted] of any changes from "F" criticality and vice versa.

WORKLIST ALLOCATION & FILE MANAGEMENT:

All files are to remain OPEN in CIS regardless of whether a Builder or an Assessor has been allocated. Notes are to be placed in CIS as these will transfer across to Opus automatically. Discretion is requested for Bring Up types and timeframes.

Due to the number of unique events which make up the overall event within Qld, claims from different events will be separated within the worklists as follows:

- Toowoomba Flash Flood claims to be referred to Recovery Group 5
- Rural Flood claims to be referred to Recovery Group 6
- Brisbane & Ipswich Flood claims to be referred to Recovery Group 7
- BAU Storm (SE Qld Rain) claims to be referred to Groups 1 – 10 (by last digit of HI claim number)

This applies to all Severities, including Critical & Semi Critical claims.

PREFERRED BUILDERS

Builders can be smarted allocated on all NON-POTENTIAL Flood claims via OPUS. Do NOT allocate a builder on a Potential Flood claim.

Builders authority limits have now been reduced to \$5,000 as of 1 April 2011.

Make Safes:

- Potential Flood Claims: NO Make safe or emergency repairs are to be authorised on potential flood claims, unless there is damage to a pool fence. Any instances of pool fence damage are to be directed to [REDACTED] and [REDACTED]. We will pay for basic permanent fencing to eliminate the risk.
- Non-Potential Flood Claims / BAU Storm Claims: If a make safe is required on a normal Storm claim, allocate a preferred builder using smart allocation. Email the builder to notify of the urgency.

ALLOCATION OF ASSESSMENT

The following claims must be referred to an internal assessor via OPUS:

- All "F CRITICAL" / "F SEMI CRITICAL" / "F NON CRITICAL" (potential Flood claims)
- All building claims where the estimated cost of repairs exceed \$5,000
- All theft building claims that the estimates cost of repairs exceed \$1,000
 - Allocate the claim as a FIELD assessment to "AbrisbaneAssessor" in Opus.

MONITORING OF BAU CLAIMS IN CONTENTIOUS SUBURBS

BAU validation template will be amended to include a check of all Theft, Malicious damage, Fire, Accidental Damage and Escape of Water claims against a list of suburbs that have been identified as contentious.

Claims Consultant's to confirm if any new lodgements for these specific claim types are located in the contentious claim suburbs, as well as cross referencing any previous contentious claims. Advise the Team Manager [REDACTED] who will review and escalate if required.

CARPET RESTORERS AND SUPPLIERS

Chemdry is in Toowoomba AND have been given authority to remove carpet where water damaged. They will not attempt restoration on any carpet. They will also remove or restore Contents items only if they complete an Inventory.

Suppliers can be smart allocated via Opus, however access to many areas is currently not available.

FOOD SPOILAGE

Coverage for Food Spoilage is as per the QLD PDS (version 03/11). See the scenarios below to determine coverage:

- **FOOD ONLY CLAIM** (Customer does OR doesn't have AD Cover) - If the food is spoilt as a result of a coverable incident causing a power interruption (eg lightning), the spoilt food is covered up to the policy limit (\$500), with NO excess. However, if the food is spoilt as a result of a power interruption NOT due to a listed event (eg turned off by Energex, power surge), the spoilt food can be covered IF the customer has AD cover. There will be no limit however the AD excess will apply.
- **CONTENTS & FOOD CLAIM** (Contents and Food Spoilt by a list event) – Covered up to the policy limit, however an excess will apply to the contents claim.
- **POTENTIAL FLOOD CLAIM** (ie incident / event is NOT covered) - If the food is spoilt as a result of a power interruption NOT caused by the deniable event (eg Power is turned off prior to the flood to avoid further damage to avoid flood damage), the spoilt food can be covered IF the customer has AD cover. There will be no limit however the AD excess will apply.

It is therefore crucial that on validation, we check to see if the customer has a valid claim for food loss by having AD cover (especially if the claim is lodged for a deniable incident, as cover for food may still apply).

Coles Myer stores may not be open due to flooding, so a cash settlement may be preferable. Ask the insured the value of food lost and settle with a Coles Myer card. If needed, encourage the insured to take photos before throwing out the food. **DO NOT** request a list of food items, request a value and negotiate what you feel is reasonable (Verbal POL).

VERBAL PROOF OF LOSS LIMIT

Given the volume of claims, verbal POL is Critical.

FATALITY CLAIMS:

Email [REDACTED] and [REDACTED] to add the claim to the Customer Issues Register (please note FATALITY CLAIM in the subject line).

DEBRIS REMOVAL – SWIMMING POOLS

Given majority of these requests will be potential flood claims, coverage for removal of debris from swimming pools is not allowed under the policy unless advised otherwise.

STORM CREATED OPENING:

Inundation, overflowing gutters, wind driven rain, etc is covered under the terms of the policy.

Where the policy exclusion "Storm Created Opening" applies is stated as loss or damage caused by water entering through:

- An opening in the roof or walls that was not created by the storm - for example, the poor condition of the roof means the home is not watertight
- Any tarpaulins or fixings set up whilst the insured is renovating or altering the home

ASBESTOS

Refer ALL asbestos claims to Assessing, and classify the claim as CRITICAL.

FENCES

Do not allocate a builder for fence damage if it is the only damage claimed. Request the insured to get their own quote.

For dividing fences in QLD, we will only contribute 50% of the cost

EMERGENCY / TEMPORARY ACCOMMODATION & LOSS OF RENT

When you identify customers that have been put into temporary accommodation, please email the claim number and accommodation timeframes through to [REDACTED] [REDACTED]. This also applies to landlord claims where the tenant has vacated the property (loss of rent).

For Potential Flood claims please refer to the scripting at the end of this document.

These claims will then be entered onto the Customer Issues Register.

DISPUTES - FLOOD SPECIFIC IDR PROCESS

If Customers dispute a flood decline, please inform your manager who will advise you of the dispute process.

DECLINE / CANCELLATION STATUS ON FLOOD / CONTENTIOUS CLAIMS

Claim status in Bonus is not to be changed on any contentious claim unless you are approved to do so by your team manager.

CONTACT NUMBERS**CAC Contacts:**

Home Catastrophe ph: [REDACTED]

Towed Motor ph: [REDACTED]

NRMA Home Claims = [REDACTED]

NRMA Motor Claims = [REDACTED]

Gateway Fax = [REDACTED]

NRMA Home Claims Email Address = [REDACTED]

NRMA Motor Claims Email Address = [REDACTED]

NRMA Towed Motor Email Address = [REDACTED]

Other Useful Information:

Salvation Army Care Line (for customers who need counselling / someone to talk to) = 1300 363 622

Centrelink Disaster Assistance = 180 22 66

SES = 132 500

Traffic & Travel (Road Closure Information) = 13 19 40 (or www.131940.qld.gov.au)

Energex (Fallen Power Lines) = 13 19 62

Brisbane City Council (Fallen Trees & Storm water drain issues) = 07 3403 8888

Brisbane City Council website for useful information = <http://www.brisbane.qld.gov.au/>

LEAVING MESSAGES

In times of high call volumes and wait times across the county, it is important that staff ensure they leave a direct contact number, back to the correct team, when leaving any type of message to call back to customers with existing claims.


This will avoid customers calling back via the general numbers, thereby waiting in a NCC queue before being transferred to the relevant CAC and potentially being asked to wait in their respective queue as well.

FLOOD COST CENTRE

All Overtime should be submitted via ESS and allocated to Cost Centre 7300100.

MEDIA ENQUIRIES

Should you be approached by the media, please do not offer a comment, but instead refer them to



ASSESSOR REQUIREMENTS AND GUIDELINES

OWNERSHIP OF JOBS:

The allocated assessor will be required to take ownership of the claim until:

Building Claims

- The assessment is complete and
- The Builder is authorised or
- Settlement to the customer is made or decided (cash settlement, c/o cheque or decline).
- The assessor will be asked to provide assistance if a variation is received and **MUST** be actioned within 48hrs.

Contents

The allocated assessor will be required to take ownership of the claim until:

- The assessment is complete and the settlement has been discussed and agreed with the customer. (This includes completing a list of items for procurement).
- Claims Triage Team: to process the list of contents — ie. procure items, issue store cards, cash settlements or c/o cheques.

All claims allocated to an interstate assessor will be tracked and reported daily to the executive team. Interstate assessors will retain responsibility for finalising their file until the stages as listed above are complete.

CONTENTIOUS CLAIMS:

There are some areas where the damage is storm water run-off and some which will be declared flood. Where there is a contentious area or claim. The flood scripting **MUST** be adhered to. Under **NO** circumstances, should you give an opinion on which way you think the decision will go.

FLOOD TEMPLATE:

Flood template is not required if the claim is not coded with "F" criticality (NON-contentious claims).

HOME ASSESSING DAILY DEBRIEF MEETINGS

We will be holding daily debrief meetings at 4.30pm. This is to discuss what you have experienced during the day, how you are feeling, emerging trends & issues that arise and suggested.

These are held at Southbank or teleconference for those assessors working from a remote location. You are required to dial in to [REDACTED] — meeting code 725 455 6876#.

GUIDE TO ASSESSING PONTOONS / JETTY CLAIMS

All claims for pontoons and jetties during the flood event should be considered contentious and should be referred to [REDACTED]

Step 1: establish cover for jetty

- 1 Determine if jetty is part of the site¹. To determine this you will need to consider:
 - Does the jetty touch the land where the insured house is situated?
 - Has the statutory authority given a legal right or legal control to the insured for the jetty?
- 2 If the jetty is part of the site, move to step 2 for building claim.
- 3 Determined is any lost items not attached to or part of the jetty were owned by the insured or a family member. Move to step 2 for contents claim.

Step 2: establish cover for event²

- 1 Establish what caused the loss.
- 2 If loss was caused by impact to the jetty or content by another item, move to step 3.
- 3 If loss was caused by force of water only, move to step 4.

Step 3: confirm impact cover

- 1 Establish what item impacted the jetty/contents. Impact must be by one of the following:
 - external aerial, mast, flagpole or satellite dish.
 - an aircraft, vehicle or watercraft.
 - debris from space, or an aircraft, rocket or satellite.
 - a branch or tree.
- 2 If no impact by these any of these items, move to step 4.
- 3 Determine whether the impact that caused the loss occurred within the normal confines of the river. If yes, move to step 5. If no, move to step 4.

Example 1, if a car strikes the mooring point of the pontoon in the river where the mooring point usually sits, this may be covered.

Example 2, if a tree branch strikes the jetty at the point of structural connection with the land and this point is usually on dry land, this may not be covered.

Step 4: confirm accidental damage cover

- 1 Determine if customer has the accidental damage optional cover. If no, move to step 6.
- 2 If customer has accidental damage cover, determine whether the water impact that caused the loss occurred within the normal confines of the river. If yes, move to step 5. If no, move to step 6.

Example 1, if the force of water at the mooring point of the pontoon in the river (where the mooring point usually sits inside the river) causes the pontoon damage, this may be covered.

Example 2, if the force of water at the point of structural connection of the jetty with the land (and this point is usually on dry land) causes damage to the pontoon, this may not be covered.

Step 5: seek confirmation from manager to admit claim

Step 6: seek confirmation from manager to deny claim

¹ Site is the land where your home is located and the yard or garden surrounding it that you use primarily for domestic residential purposes, at the address shown on your current Certificate of Insurance. The site includes any land or other area that touches your site and for which any statutory authority has made you responsible, but it does not include the nature strip outside your home.

² It has been assumed that storm is not an event that caused these losses.

CONTENTIOUS CLAIMS – CUSTOMER HOLDING MESSAGES / Q&As

As you know, we've been reviewing your claim to determine if we can cover the damage under the conditions of our home policy. To ensure you receive the benefit of a thorough review, we've had an assessor visit your property to look at the damage and help determine the cause. We also engaged a hydrologist to look at water heights and rainfall for the Bremer River / Brisbane River (choose applicable) to help us determine the cause of damage to properties.

At this stage, the cause of damage to your particular property remains unclear. We want to continue to explore all information that's available to us to give you the benefit of a more extensive review. We're now requesting a hydrologist provide information that's more specific to your street/property (choose applicable). We expect this may take a couple of weeks to complete due to the demand on hydrology services at the moment.

I want to assure you we understand you would like a decision sooner rather than later. You've already been extremely patient throughout this difficult time. We, too, want to be able to give you a decision as quickly as possible.

Q&As

I've heard you're already declining claims – why can't you tell me?

Once we have confirmed the cause of damage we're informing customers of our decision. We engaged a hydrologist to provide an overarching report into the flooding that impacted the Bremer and Brisbane River systems. The information from this has provided a level of certainty for a large number of properties impacted, however we require further clarification from the hydrologist in respect to your property.

Until we have this clarification we cannot absolutely conclude the cause of damage to your property, so we want to continue to give you the benefit of a more extensive review.

I understand you would like a decision as quickly as possible, and we appreciate how patient you've been throughout this difficult time.

Why not just get the decline over and done with?

(As above)

Once we have confirmation on the cause of damage we're informing customers of our decision. We don't have enough information to determine the cause of damage to your property, so we want to continue to give you the benefit of a more extensive review.

I understand you would like a decision as quickly as possible, and we appreciate how patient you've been throughout this difficult time.

Why are you covering some claims and not others?

We're covering claims in line with our home policy. In Queensland, our home policy provides cover for storm damage, including stormwater run-off. Our policy doesn't cover, nor do we charge a premium for, river flooding.

Suncorp's paying. Why can't you?

Companies that are able to cover flood damage do so because they charge an additional premium for flood cover. Our policy doesn't cover, nor do we charge a premium for flooding, including river flooding.

Why can't you cover flood?

Unfortunately, in Queensland flood data is not widely available. It's too poor in too many areas and too inconsistent for us to be able to offer a flood product fairly and consistently to customers across Queensland.

If a customer is extremely distressed/ threatening self-harm/ sharing how it is affecting them emotionally or financially, we can refer them to the Salvation Army for counselling help.

Suggested scripting:

I understand this is a really difficult time. Our community partner, the Salvation Army Emergency Services, is providing counselling. I can give you the number for the 24-hour Salva's Care Line - (07) 3831 9016

FLOOD SCRIPTING (POTENTIAL FLOOD CLAIMS – VALIDATIONS)

This scripting MUST be given to the customer on first contact for All Potential Flood claims:

Good Morning/Afternoon, its *(insert name)* calling from NRMA Insurance in regards to your claim. Are you and your family safe? Do you have a few moments to discuss your claim?

To assist me in determining the cause of the damage, can I please verify some information? *[please confirm the following]*

- Do you know where the water has come from that has entered your property? *[Describe the incident]*
- How did the water enter your property? *[through the roof or at floor level]*
- When did the water enter your property? *[approximate date and time]*
- What is damaged? *[confirm building and contents]*
- Has the water receded, is your property accessible?
- *[gather any other information about the water in the area, how high, other houses etc]*

I do need to advise you that your policy does NOT provide cover for riverine flood damage but does cover a sudden, excessive run-off of water as a direct result of a storm within your local area. Riverine flooding relates more to intense upper catchment rain resulting in lower catchment flooding, often referred to as "sunny-day flooding".

We are currently in the process of assessing all claims but at this stage, your claim is lodged for consideration only. However, to ensure that we review your specific situation, a Home Assessor has been appointed to attend your property. Your assessor will be in contact with you shortly to arrange a visit as soon as they can access your area.

We understand this is a difficult time for you and we are here to work with you through this event. Once the assessor has attended and we have clarification on the cause of damage we will be in contact to provide you with an update.

TEMPORARY ACCOMMODATION SCRIPTING (POTENTIAL FLOOD CLAIMS)

Can you pay for temporary accommodation?

Yes, we can pay for temporary accommodation subject to us agreeing to the cost first. Your claim is currently lodged for consideration so, when we are able to, we will determine whether your policy covers your claim. If your claim is covered, the temporary accommodation payment will form part of the claim paid. If your claim is not covered, the temporary accommodation payment will be an ex gratia payment.

Will I need to pay back the cost of the accommodation if my claim is denied?

If your claim is covered under the policy, your temporary accommodation will be included as part of the claim paid. However, if your claim is not covered under the policy you will NOT have to pay back the cost of your accommodation (this is a cost that NRMA Insurance will bear for you on an ex-gratia basis).

Will I need to leave my temporary accommodation straight away if my claim is denied?

No, if your claim is not covered under the policy we will discuss your accommodation at the time. We will cover the cost of your accommodation after this point until you can find suitable alternative accommodation, up to a maximum of 14 days, on an ex gratia basis.

When will you determine if my claim is covered?

We understand this is a difficult time for you and we are here to work with you through this event. Once the assessor has attended and we have clarification on the cause of damage we will be in contact to provide you with an update.

Note:

- Any customers placed in emergency accommodation must be emailed with the claim number to [REDACTED] to record and add to Customer Issues Register.
- The cost of the temporary accommodation must be reasonable. We have to agree that they are reasonable rates prior to accepting the cost of the temporary accommodation.
- For Potential Flood claims, please use your discretion as to the need. We will NOT cover costs for customers to stay with family or friends.
- When arranging accommodation, first explore if the customer has somewhere to stay. If needed, Atlantic Pacific may be able to assist with finding accommodation.

Q&A FLOOD SCRIPTING GUIDELINES

Am I covered for Flood?

Flood is not covered by your policy; however we are reviewing each claim on an individual basis.

When will an assessor attend?

We have received a number of claims for this event, and have assessors in the area right now. We will be in touch with you shortly to arrange an inspection.

Can I throw out damaged contents (eg. Carpet)?

As your claim is lodged for consideration only, you need to bare in mind that the items damaged may not be repaired or replaced. Feel free to dispose of items as you begin the clean up process to avoid health and safety issues but we ask that you please keep a list of these items and arrange photographs if possible.

How long will it take to make a decision?

We understand that this is a difficult time for our customers and aim to have an outcome as soon as possible. Unfortunately we cannot provide you with an exact time frame at this stage.

Do you think you might pay the claims ex-gratia like you did previously (Emerald 2008)?

I'm not in a position to make those predictions.

What I can say is that when we made the small number of ex-gratia payments in Emerald in 2008 we stated they were one-off payments and that it wouldn't be sustainable to continue to pay for flood losses when we're not collecting a premium for flood.

Why are you covering some claims and not others?

I just want to assure you that we are actually covering claims in line with our home policy. In Queensland, our home policy provides cover for stormwater run-off and flash-flooding. An unforeseen flash-flood – like the one that swept through Toowoomba, for example – is covered under our policy. Our policy doesn't cover, nor do we charge a premium for, riverine flooding where floodwaters have flowed downstream after rains have stopped.

Why are you denying claims?

We are actually paying claims in accordance with our policy.

How do you determine the difference between flood and flash flood?

We would consider a flash-flood to be the sudden, excessive run-off caused by a storm in your local area, where as flooding is the water rising some time later at a different location. Sometimes it is difficult to determine the difference, so we use independent hydrologists to make an assessment.

We thought we were covered – isn't it your responsibility to make sure that customers know that they are exposed?

We agree this is a tragic event and know that people like yourselves have found themselves without cover. We are very up front about what our policies cover and what they don't. We inform anyone taking out a building, home or landlords policy in Queensland that we don't cover flood. This information is reinforced in our policy booklet, which is sent to all customers when they take out a policy.

We've been paying premiums for years only to find we may not be covered. How is this fair?

I understand your frustration. However, I just want to assure you that we haven't charged you or any other customers for flood cover. None of our customers have paid for something they're not getting. None are being denied coverage under their policy. We agree this is a tragic event and realise you and others have found themselves without cover. We have been up front about what our policies cover and what they don't.

Why don't you have a flood product?

We've been working for some time to ensure we have quality data to price flood cover fairly, consistently and appropriately in Queensland. Unfortunately, quality and consistent data isn't available for more than 90% of catchments in the state.

Suncorp is able to provide flood cover – why not you?

I can't make any comments on what other companies do. From our perspective, the flood data is too poor in too many areas and too inconsistent for us to be able to offer a flood product fairly and consistently to customers across Queensland.

Why have we been waiting so long for a decision?

We understand your frustration and are genuinely working through claims as quickly as possible so decisions can be made. This is an extraordinary event that has impacted a number of communities over a number of weeks. We've brought in additional assessors from interstate and are doing everything we can to expedite the process.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

Impact of January 2011 South-east Queensland Weather Event at Brisbane and Ipswich

17th February 2011

Issue No 2

301015-01262.43_02

Advanced Analysis / Water Resources

Level 12, 141 Walker Street
North Sydney NSW 2060 Australia
Tel: +61 2 8456 6934
Fax: +61 2 8456 6966
Web: <http://www.worleyparsons.com>
WorleyParsons Services Pty Ltd
ABN 61 001 279 812

© Copyright 2010 WorleyParsons Services Pty Ltd



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

Disclaimer

This report has been prepared on behalf of and for the exclusive use of Insurance Australia Group, and is subject to and issued in accordance with the agreement between Insurance Australia Group and WorleyParsons Services Pty Ltd. WorleyParsons Services Pty Ltd accepts no liability or responsibility whatsoever for it in respect of any use of or reliance upon this report by any third party.

Copying this report without the permission of Insurance Australia Group or WorleyParsons Services Pty Ltd is not permitted.

PROJECT 301015-01262.43_02

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

REV	DESCRIPTION	ORIGINAL	REVIEW	WORLEY- PARSONS APPROVAL	DATE	CLIENT APPROVAL	DATE
1	Draft Report	JAM	CRT		16/2/2011		
2	Final Report	JAM	CRT		17/2/2011		



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

OVERVIEW

On the 7th of January 2011, a low pressure system formed off the south-east coast of Queensland. Over the following two days, this low pressure system moved closer to the coast and intensified, forming a trough that extended from Mackay to the NSW border. The presence of a high pressure zone near New Zealand led to an influx of warm moist air into the region. This, in combination with the low pressure system, led to the formation of substantial volumes of cloud.

On the 9th of January 2011, the low pressure system rapidly intensified leading to extensive rainfall over the coastal areas of South-east Queensland. This rainfall cell progressed in a westerly direction with the coast receiving continuous moderate intensity rainfall. By the 10th of January 2011, the elevated upper catchment regions of the Great Dividing Range began to experience more intense rainfall. This coincided with the southward movement of a monsoonal low which joined the low pressure system that led to the rainfall.

While rainfall was almost continuous along the coastal areas, rainfall in the upper catchment showed a distinct increase in intensity on the 10th of January 2011. This led to the generation of large volumes of runoff.

In the high energy upper catchment, runoff flowed rapidly overland through local depressions and gullies, continuing along the many small stream channels in the region that forms the headwaters of the Brisbane and Condamine Rivers. Most streams were overtopped and adjoining areas were inundated. Floodwaters discharged via the stream channels and as overland flow on both sides of the Divide, leading to large scale inundation of overbank areas across the middle and lower catchments over the following days.

Floodwaters discharging to the east ultimately drained to the Brisbane River via the Lockyer Creek and the Bremer River. Flooding of the Brisbane and Bremer Rivers occurred over the period from the 11th to 12th January, leading to inundation of low lying areas of Ipswich and Brisbane.

This report summarises the meteorological conditions, rainfall and river responses within the Brisbane River Catchment due to the January 2011 South-east Queensland Weather Event. It focuses on affected areas downstream of Ipswich, including the metropolitan area of Brisbane. It also provides an interpretation of areas inundated according to the Storm versus Flood Categorisation System and flood data that was available at the time of writing.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

CONTENTS

1. METEOROLOGICAL SEQUENCE OF EVENTS.....	1
2. RAINFALL ANALYSIS.....	3
3. RUNOFF, OVERLAND FLOW AND RIVER LEVELS IN THE BRISBANE RIVER CATCHMENT.....	11
3.1 The Brisbane River Catchment.....	13
3.1.1 Lockyer Creek Sub-Catchment.....	14
3.1.2 Bremer River Sub-Catchment.....	14
4. INTERPRETATION OF INUNDATED AREAS.....	15
4.1 General.....	15
4.2 Assessment of Classification.....	15
4.3 Conclusions.....	18
5. REFERENCES.....	29

APPENDICES

Appendix A – Storm versus Flood Classification System

Appendix B – Application of Classification System



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

1. METEOROLOGICAL SEQUENCE OF EVENTS

On the 7th January 2011, a low pressure system derived from a monsoonal trough moved southwards along the east coast of Queensland in the vicinity of Mackay. Over the next day this localised low pressure system gradually moved closer to Fraser Island. However, it did not lead to the generation of significant rainfall at this time due to its orientation relative to the monsoonal trough located to the north and a series of high pressure systems located to the south-east.

Throughout the 8th of January 2011, the low pressure system remained relatively stationary. It eventually moved closer to the south-east Queensland coast and intensified on the 9th of January to form a trough that spanned from the NSW border to Mackay. Through the early hours of the 9th January, this trough rotated towards south-east Queensland and generated large volumes of rain as warm moist air was forced upwards over the region by a high pressure cell located near New Zealand.

This process continued throughout the 9th of January, with the trough reducing in span and generally remaining stationary off the coast. Moderate intensity rainfall was experienced across the region with the greatest concentration centred around the coastal sections of the Brisbane and Caboolture Rivers Catchments.

Early on the 10th of January, the upper atmospheric trough dissipated. However, the low pressure system intensified further and moved slightly closer to the south-east Queensland coast. This led to a brief cessation in rainfall, particularly in the upper catchment areas to the west. At this time, a monsoonal trough descended from the north of Queensland to the central coast. The low pressure centre located in the south moved in a northerly direction where it merged with the trough. This in combination with the orientation of the high pressure system feeding the region with warm moist air, led to the further generation of large volumes of rainfall.

While not strictly an East Coast Low, the system functioned in a similar way, producing gale force winds and widespread rain across the coastal region south of the low pressure system. Orographic effects are likely to have exacerbated the effects of the rainfall in the upper catchment areas inland from the coast.

Through the latter part of the 10th of January 2011, the low pressure system and monsoonal trough moved to the north and west, resulting in the cessation of intense rainfall across the eastern catchments. On the following day intense rainfall occurred on the western side of the Great Divide as the system continued to move in a westerly direction.

Figure 1 shows the progression of meteorological events leading to the generation of rainfall during the South-East Queensland Weather Event which extended from the 7th to the 10th of January 2011.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

**IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT
BRISBANE AND IPSWICH**

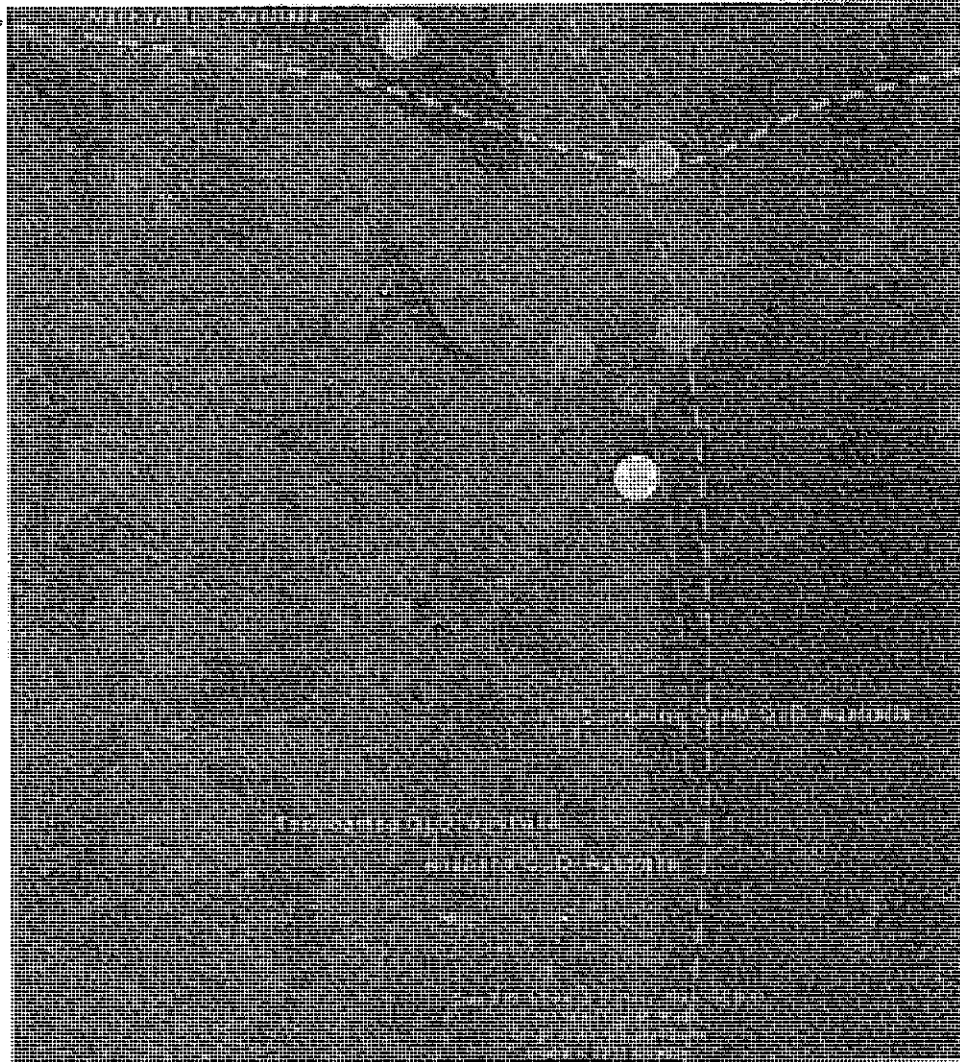


Figure 1: Progression of Meteorological Conditions

Notes: The dotted lines represent a trough when present.
The circles represent a the low pressure centre

Legend:

	Date	Minimum Low Pressure
	23:00 7 th January	1004 HPa
	23:00 8 th January	1005 HPa
	11:00 9 th January	1003 HPa
	17:00 9 th January	1002 HPa
	23:00 9 th January	1003 HPa
	05:00 10 th January	1000 HPa
	11:00 10 th January	1002 HPa

**WorleyParsons**

resources & energy

INSURANCE AUSTRALIA GROUP

**IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT
BRISBANE AND IPSWICH**

2. RAINFALL ANALYSIS

Rainfall during the South-East Queensland Weather Event was generally more continuous and less intense on the coast than on inland areas of the upper catchment.

In coastal regions of south-east Queensland within the lower Caboolture and Brisbane Rivers Catchments, the intensification of the coastal low pressure system on the 9th of January led to the generation of sustained rainfall. Rainfall generally progressed from the north to the south extending across areas of the lower Caboolture Catchment which experienced the start of the storm from about 04:00 hours (*recorded at Beerburrum*). In the lower Brisbane River Catchment, the storm began between 09:00 and 10:00 hours (*recorded at Brisbane, Redcliffe and Archerfield*).

The accumulation of rainfall generally followed a similar pattern. Areas of the lower Caboolture Catchment recorded up to 155 mm until midday on the 10th of January 2011, while areas of the lower Brisbane River Catchment recorded between 75 and 130 mm. On the coastal edge, rainfall was relatively minor, with a total accumulation of no more than 30 mm (*recorded at Cape Moreton*).

Over the next 12 hours the low pressure system moved in a northerly direction and rainfall accumulations decreased markedly. However, significant rainfall over the region recommenced once the low pressure system merged with the descending monsoonal trough. A further accumulation of between 30 and 40 mm over the following 36 hours was recorded in the lower Brisbane River Catchment and up to 70 mm in the lower Caboolture River Catchment. This indicates that the system was centred over the coastal areas of the Caboolture River Catchment.

In the central section of the Brisbane River Catchment and across the upper Caboolture Catchment, the onset of the storm generally began with moderate intensity rainfall from about 10:00 hours on the 9th of January 2011. However rainfall accumulations were generally lower than those experienced to the east, with generally no more than 75 mm recorded until midday on the 10th of January 2011 (*recorded at Amberley*).

As the low pressure system moved north and merged with the southward moving trough, the region experienced a sharp rise in rainfall intensity beginning from 09:00 on the 11th of January 2011 with an accumulation of up to 130 mm over the following 24 hours.

Further west, rainfall showed a continuing trend to be less intense prior to the amalgamation of the low pressure system and the monsoonal trough, with rainfall beginning from 13:00 hours on the 9th of January 2011. Accumulations of between 60 and 70 mm were recorded until approximately 00:00 hours on the 10th of January when the northward movement of the low pressure system and the alignment of the high pressure cell feeding the region led to the cessation of rainfall in the upper catchment.

As the monsoonal trough moved south, warm moist air from the north ascended into the upper atmosphere over these upper catchment regions. Intense rainfall began to occur in the upper Brisbane River Catchment (*recorded at Toowoomba and Gatton*) from between 12:00 hours on the 10th of January and 02:00 hours on the 11th of January 2011.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

This and the onset of intense rainfall around Amberley, highlights the west-to-east progression of intense rainfall in the upper Brisbane River Catchment over the 10th and 11th of January 2011.

Intense rainfall took longer to occur in the upper Condamine River Catchment, beginning from 13:00 hours on the 11th of January 2011 (*recorded at Oakey*). Over the following 36 hours, an accumulation of up to 150 mm was recorded. However, the rainfall intensity in this region varied significantly with a large portion of the rainfall accumulated occurring over a period of several hours. Orographic effects are likely to have contributed to the sharp increase in rainfall intensity in these upper catchment areas.

Further to the south-west within the upper Condamine Catchment, rainfall only began with the movement of the monsoonal low on the 10th of January 2011 (*recorded at Warwick*). Accumulations of up to 60 mm were recorded in these areas over the following 36 hours.

Over the period from the 9th until the 12th of January 2011, the following total rainfall accumulations were recorded:

- Toowoomba - 230 mm
- Beerburrum - 230 mm
- Amberley - 220 mm
- Oakey - 185 mm
- Gatton - 160 mm
- Brisbane - 175 mm
- Redcliffe - 170 mm
- Archerfield - 120 mm
- Warwick - 60 mm
- Cape Moreton - 40 mm

Figures 2 to 4 show the daily accumulated rainfall in Queensland from the 9th through to the 11th of January 2011.

Figure 5 shows the accumulated rainfall in Queensland for the week preceding the 13th of January 2011.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

Queensland Rainfall Totals (mm) 9th January 2011
Product of the National Climate Centre

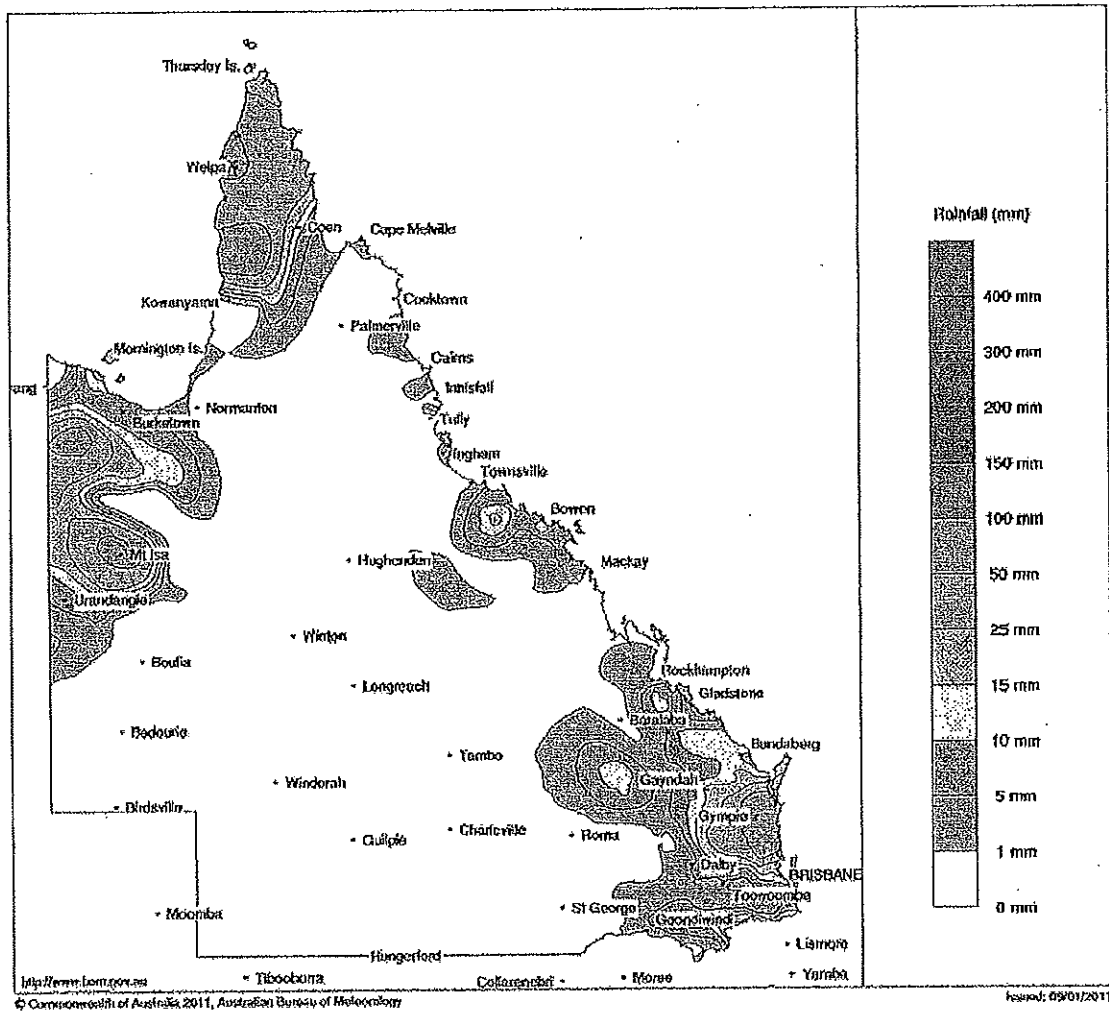


Figure 2: Daily Accumulated Rainfall for the 9th of January 2011¹



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

Queensland Rainfall Totals (mm) 10th January 2011
Product of the National Climate Centre

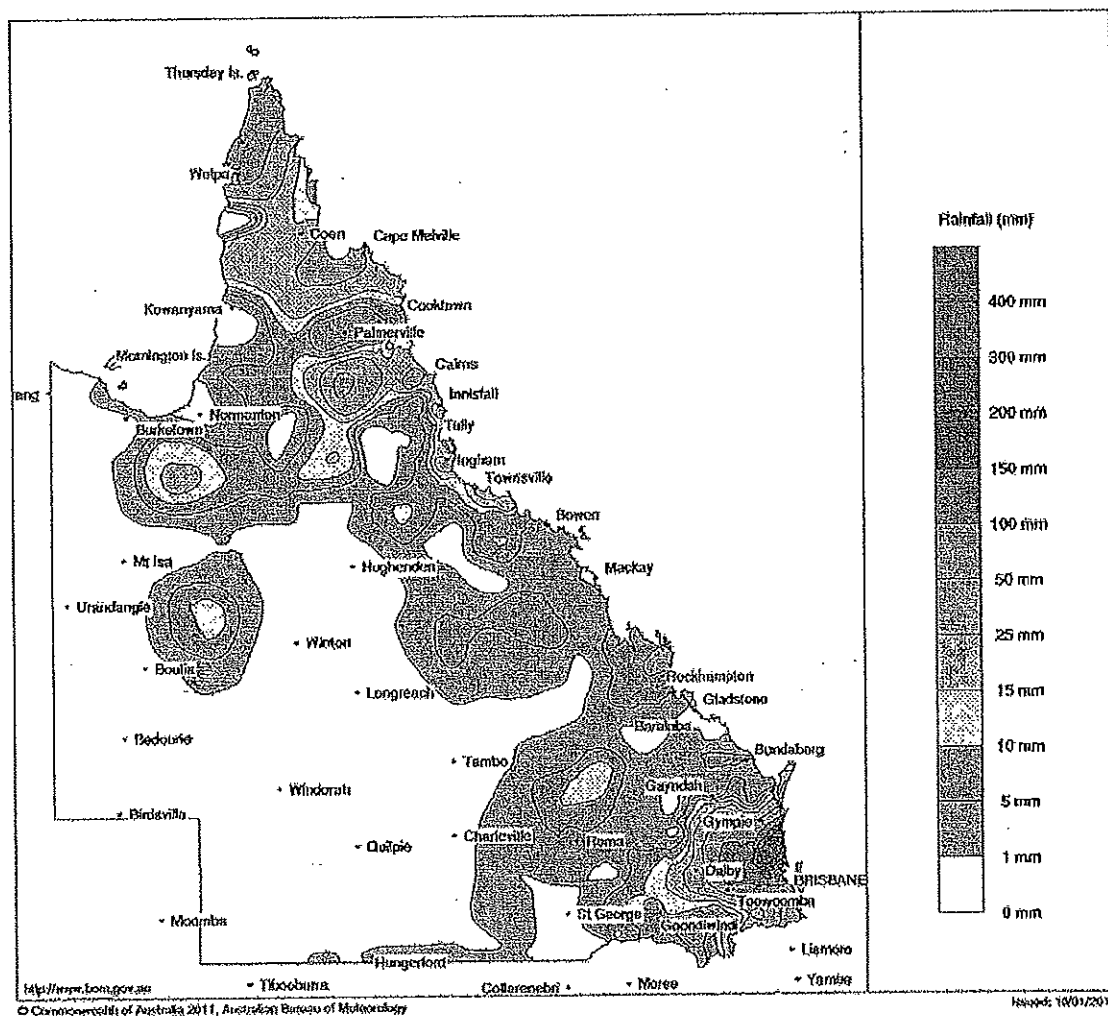


Figure 3: Daily Accumulated Rainfall for the 10th of January 2011¹



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

Queensland Rainfall Totals (mm) 11th January 2011
Product of the National Climate Centre

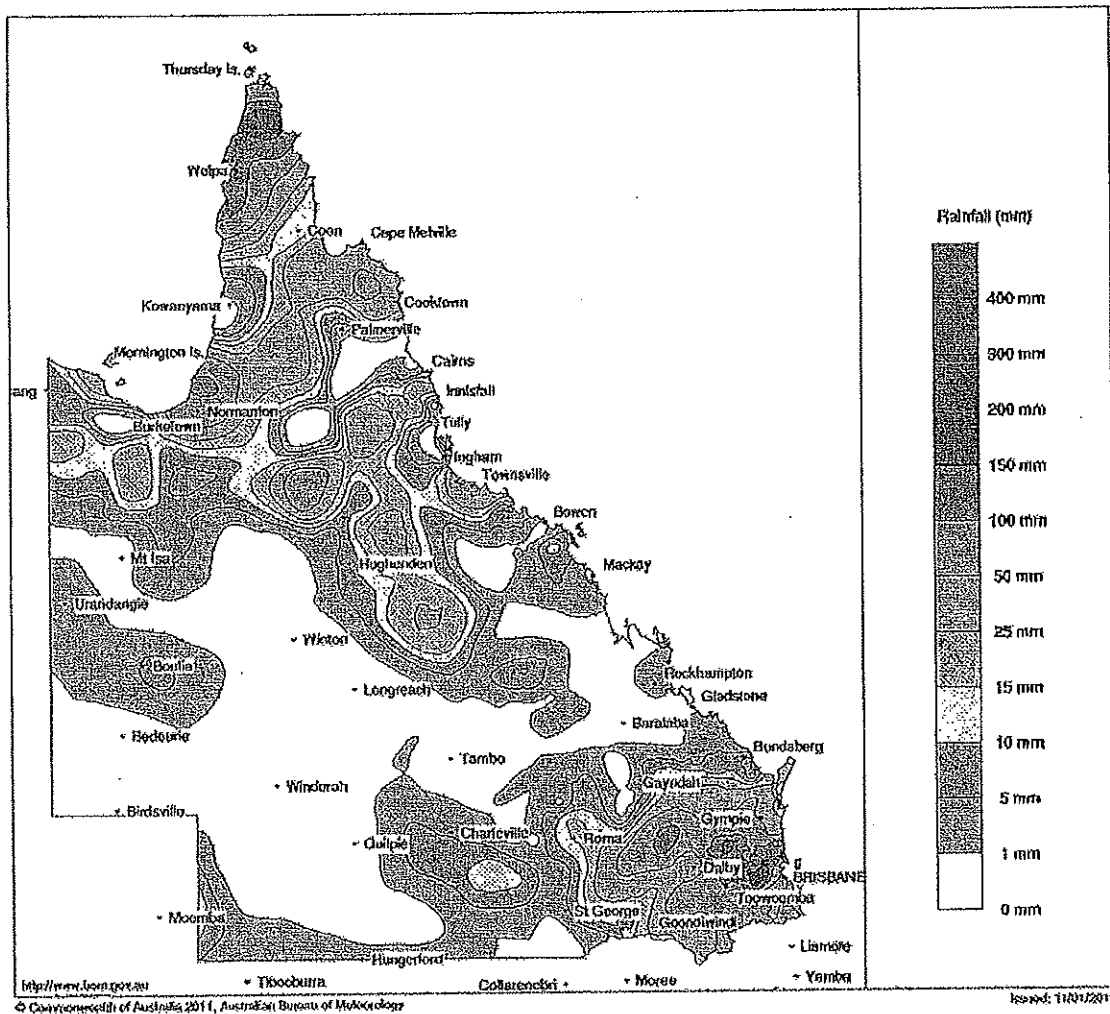


Figure 4: Daily Accumulated Rainfall for the 11th of December, 2011¹



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

Queensland Rainfall Totals (mm) Week Ending 13th January 2011
Product of the National Climate Centre

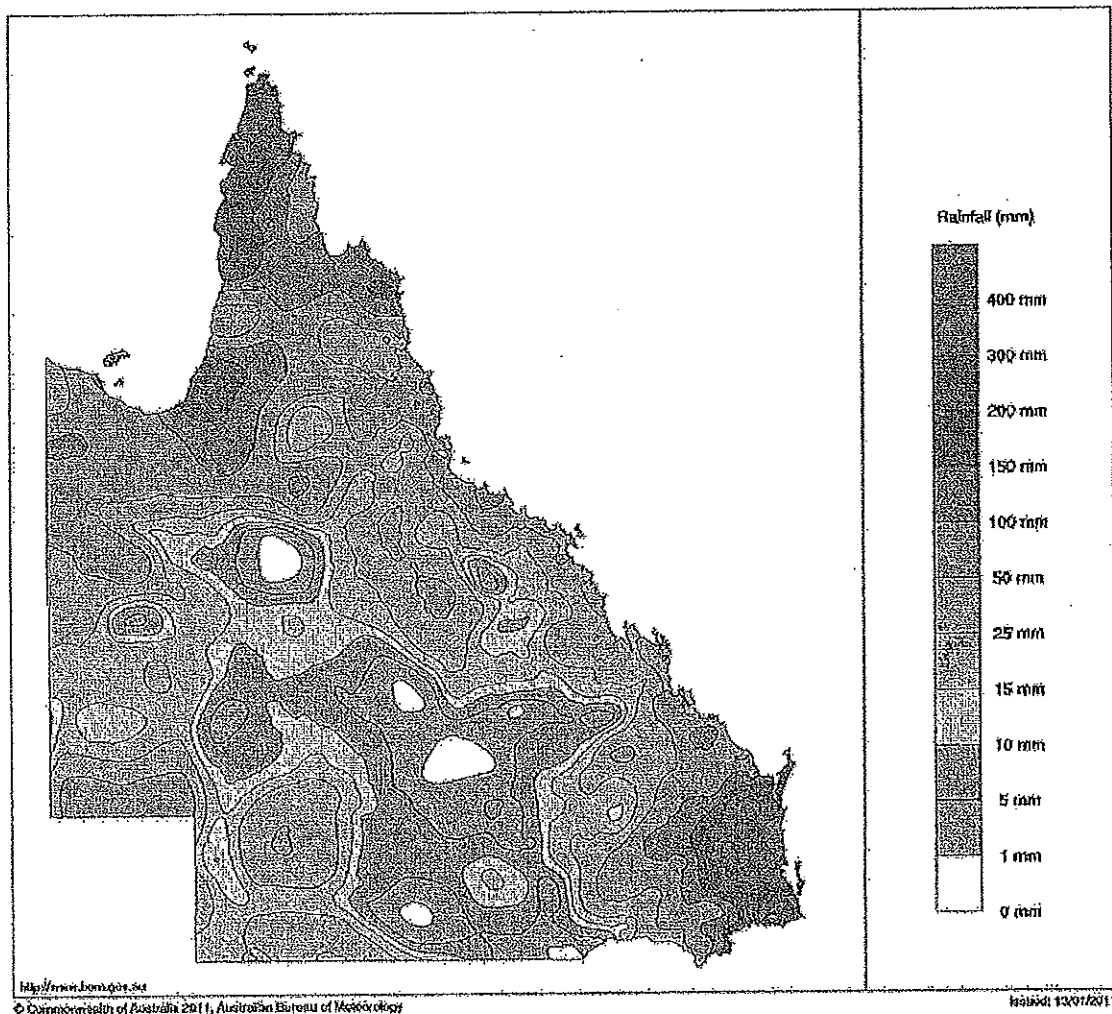


Figure 5: Accumulated Rainfall for the Period from 7th to 13th January 2011¹ (inclusive) which Corresponds to the time when the Storm affected South-east Queensland.

Time-varying rainfall data was obtained from primary gauges located in relevant towns in the Brisbane, Caboolture and Condamine Rivers Catchments of South-east Queensland (*operated by the BoM*). Data for the period from the 9th until the 12th of January 2011 was compiled and is plotted in Figure 6 as cumulative rainfall for each location.

¹ © Copyright Commonwealth of Australia 2011, Bureau of Meteorology



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

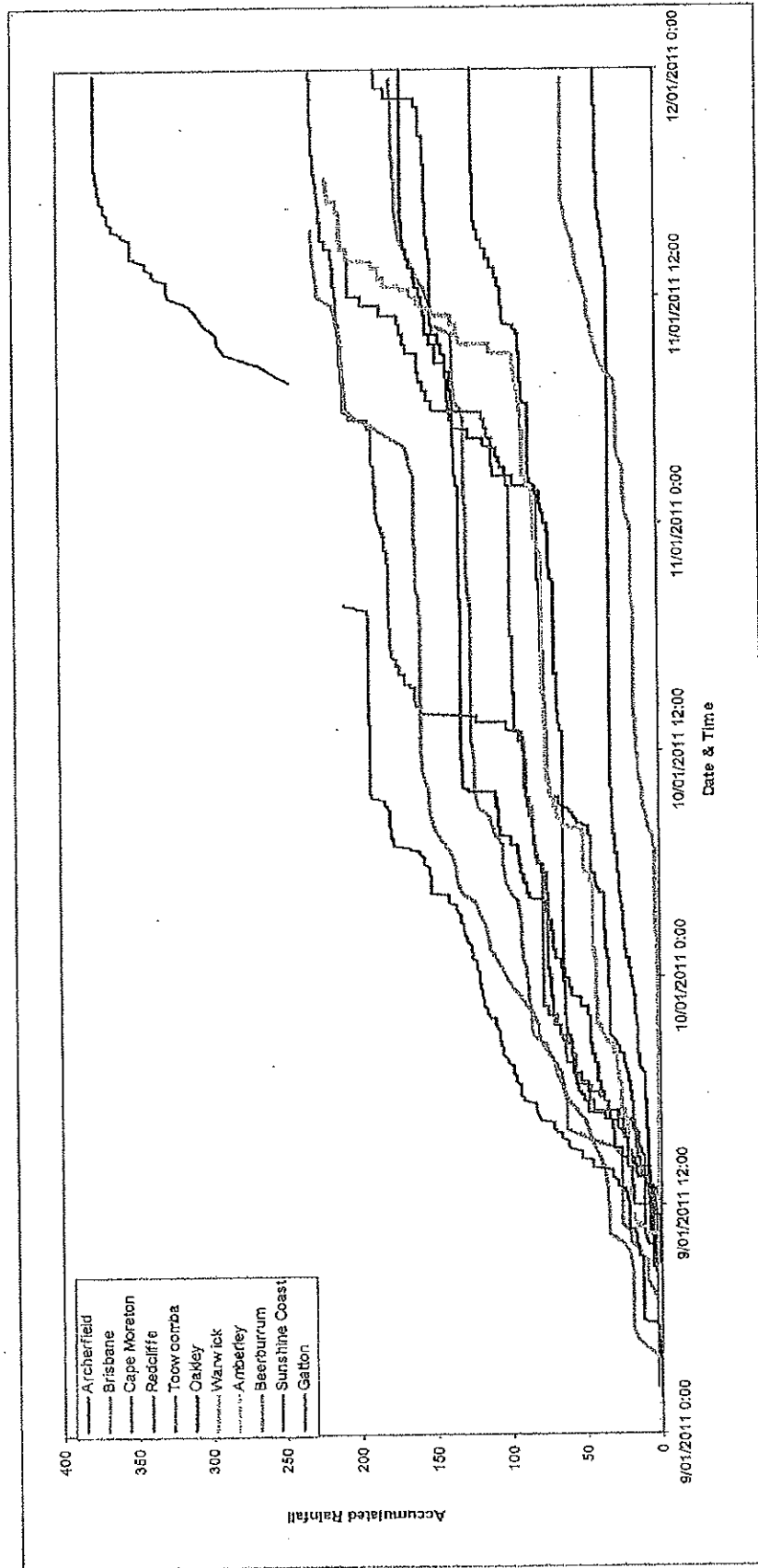


Figure 6: Accumulated Rainfall at Gauges of Interest in South-east Queensland over the period from 9th to 12th January 2011



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

Figure 7 gives a measure of the rainfall that Queensland had experienced over the months prior to the January 2011 weather event. This data essentially compares the recorded rainfall accumulations in Queensland over the last few months with all data that the BoM holds for these catchments (dating back to the early 20th Century). It shows that prior to the January 2011 weather event, the whole south-east Queensland region had experienced rainfall accumulations that were very much above average with some of the highest accumulations on record.

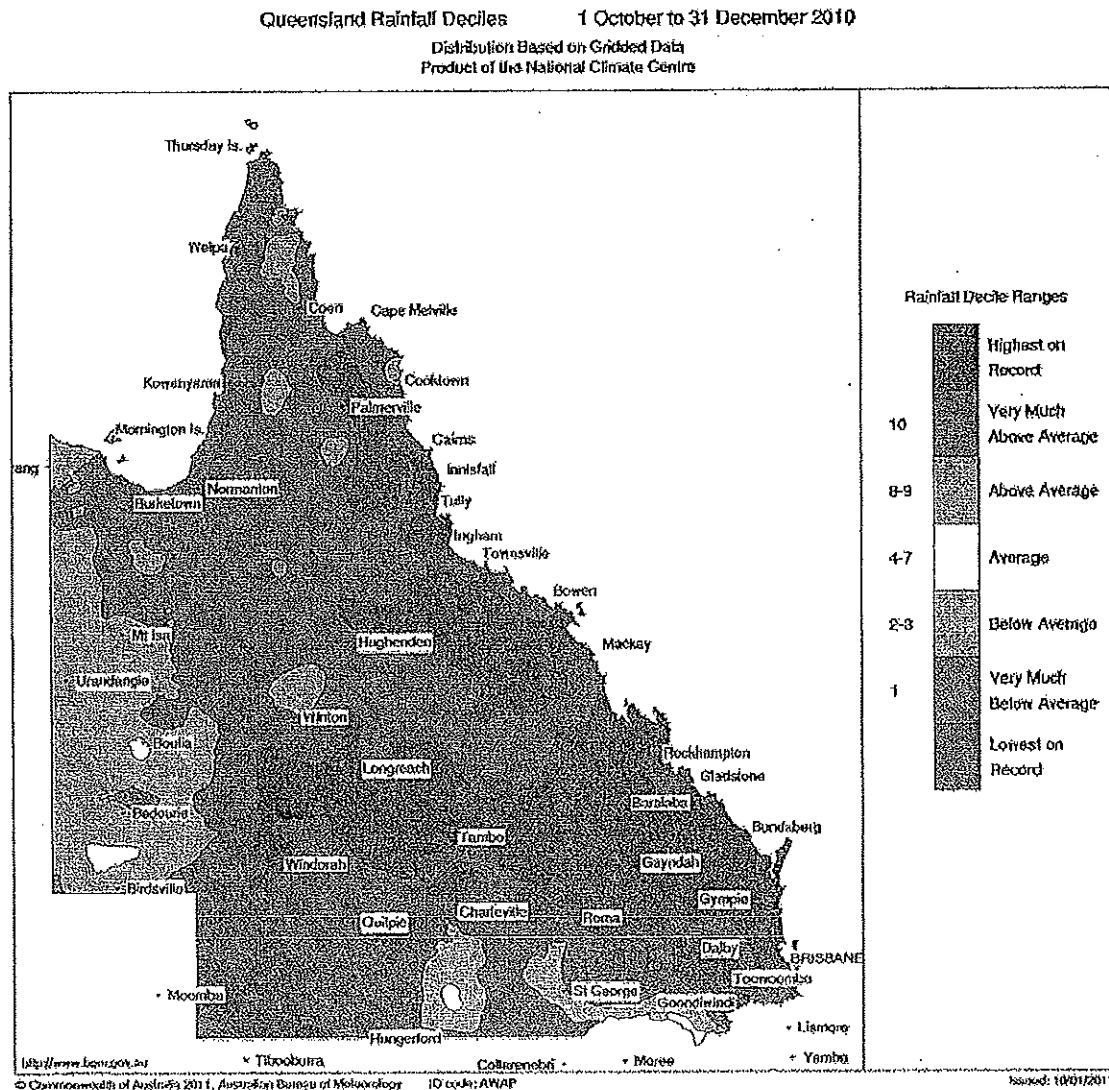


Figure 7: Rainfall Deciles for the period 1st of October until 31st of December 2010¹



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

3. RUNOFF, OVERLAND FLOW AND RIVER LEVELS IN THE BRISBANE RIVER CATCHMENT

Rainfall intensity and its regional recurrence interval are most significantly linked to the generation of runoff. In other words, the runoff derived from rainfall is dependent on how "usual" or "unusual" the rainfall intensity was for a given catchment. Catchments that are located to the east of the Great Dividing Range in eastern Australia typically require higher rainfall intensities than those on the western side of the Dividing Range to generate a similar response in runoff and stream levels.

For example, if a region experienced a rainfall intensity of 50 mm per hour and this was equivalent to an Average Recurrence Interval (ARI) of 1 year, then the catchment would not be expected to respond with widespread inundation. If this same rainfall intensity occurred across a region where this was more unusual and the Average Recurrence Interval was closer to 100 years, the catchment would be expected to respond much more rapidly, with likely widespread inundation due to runoff, overland flow and stream overtopping. Therefore, while areas of the upper Condamine River Catchment received much less rainfall than the Caboolture and Brisbane Rivers Catchments, responses were significant because this rainfall was unusual.

The rainfall intensities at key gauges were calculated and compared with regional data documented in *'Australian Rainfall & Runoff' (1998)*. This analysis highlights the areas where rainfall was most unusual and where local overland flow and flow from small streams was likely to have occurred.

A comparison of the peak rainfall ARI for key gauges is shown in Table 1 according to data from *'Australian Rainfall & Runoff' (1998)*.

Table 1: Summary of How Usual or Unusual the Peak Rainfall Intensity was at Key Locations in the Affected Catchments

Rainfall gauge Location	Regional ARI Data Location	(sub) Catchment Location	Peak Rainfall Intensity ARI
Brisbane	Brisbane	Lower Brisbane	Between 1 and 2 years
Toowoomba	Toowoomba	Upper Brisbane / Upper Condamine	Between 50 and 100 years
Oakey	Dalby	Upper Condamine	Between 20 and 50 years
Warwick	Warwick	Upper Condamine	Between 2 and 5 years
Amberley	Ipswich	Middle Brisbane (lower Bremer)	Between 10 to 20 years
Beerburrum	Caboolture	Pine-Caboolture	Between 2 and 5 years



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

This data shows that the peak rainfall intensity was most unusual in the region around Toowoomba where it had an ARI of between 50 and 100 years.

Furthermore, the rainfall intensity recorded at Oakey Airport on the western side of the Divide was also unusual, with a peak ARI of between 20 and 50 years. This data shows that the upper Brisbane and Condamine Catchments were the focus of unusually intense rainfall and indicates that these areas could be expected to have generated large volumes of runoff in response to rainfall that was experienced.

Rainfall intensities were less unusual in the middle reaches of the Brisbane River Catchment, having a peak ARI of between 10 and 20 years. However, rainfall of this frequency would have led to some significant runoff and overland flow, with the possibility of overflow from small streams. However, rainfall of this magnitude across the upper catchment could have been expected to cause medium sized streams in this region such as the Bremer River to overflow.

In the lower Brisbane River Catchment, rainfall was not particularly unusual, with a peak ARI of no more than 2 years. Therefore the upper catchment rainfall would have been the primary cause of overflows of large sized streams in this region such as the Brisbane River.

The Pine-Caboolture Rivers Catchment experienced a peak rainfall intensity that had an ARI that did not exceed 5 years. This most probably did not lead to significant inundation as a result of overland flow, but would have led to the smaller-scale overflow of small and medium sized streams in this region.

This data shows that the upper catchment regions would have contributed directly to the generation of flow that progressed downstream and inundated overbank areas in the middle and lower catchment. In other words, the rainfall in the upper catchment regions of the Brisbane and Condamine Catchments led directly to the high stream levels in middle and lower catchment regions.

Equally important to rainfall intensity is how saturated a catchment is due to recent rainfall as this affects the rainfall infiltration and therefore the volume of runoff generated. A catchment that is well-saturated with high antecedent soil moisture will lead to a more rapid accumulation of runoff resulting in possibly more severe levels of inundation from overland flow and streams. Figure 7 and the associated commentary on page 10 indicates that rainfall had been unusually high over the months prior to the January 2011 weather event, with many catchments still saturated from flows derived from an extreme weather event that occurred near the end of December 2010.

Another important factor that significantly contributes to the response of the catchment is the spatial size that significant rainfall occurs over. The greater the proportion of the catchment covered by intense rainfall, the greater the volume of runoff generated within the catchment meaning that stream levels would respond more severely.

During the January 2011 Weather Event, the entire Caboolture Catchment and a large majority of the Brisbane River Catchment experienced intense rainfall, which combined with the saturated catchment condition, led to the rapid rise in stream levels that occurred. Conversely, only the upper most portions of the Condamine Catchment were affected by the January 2011 weather event, leading to a more gradual stream level response along downstream reaches.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

The following sections summarise the hydrologic, geomorphic and topographic characteristics of the Brisbane River Catchment and its sub-catchments.

3.1 The Brisbane River Catchment

The Brisbane River basin is located in the South-east corner of Queensland where approximately 80% of Queensland's population resides. Several urban centres including Brisbane and Ipswich are located in the south-eastern section of the catchment.

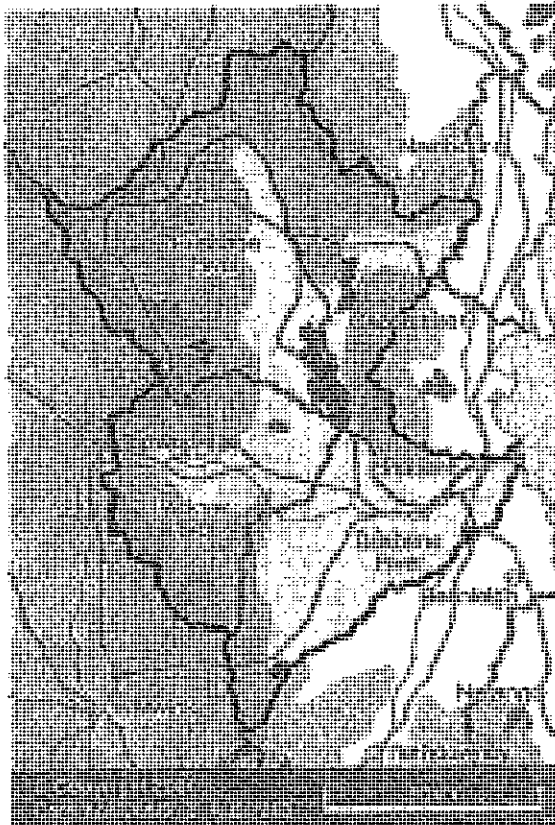


Figure 8: The Brisbane River Catchment ²

The Brisbane River rises in the Brisbane Range which is located 40 kilometres east of Kingaroy. Major tributaries of the upper Brisbane River include Cooyar, Emu and Cressbrook Creeks which all enter the river from the east and travel in a south-easterly direction eventually passing into Wivenhoe Dam. The Stanley River is also a major tributary of the upper Brisbane River. It rises in the Conondale Ranges southeast of Maleny and travels in a south-westerly direction through one of the heaviest rainfall areas in Australia and into Somerset Dam and then eventually into Wivenhoe Dam.

² © Australian Government (Australian Natural Resource Atlas)



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

The catchment above Wivenhoe Dam drains an area of approximately 7,000 square kilometres. The total area of the Brisbane River Catchment is about 13,500 km². The catchment is characterised by flat coastal plains and steep ranges. Streams in the west of the catchment are fast flowing high energy streams that gradually decrease in gradient to form broader moderate energy systems that meander across the coastal plain.

Land use is diverse in the basin, encompassing major urban areas along the coast, grazing, mining, some intensive agriculture and forested areas in the ranges. Due to population pressures, a large proportion of the basin has been fully developed.

Lockyer Creek drains the upper catchment extending west to Toowoomba and joins the Brisbane River near Lowood, which is just downstream of Wivenhoe Dam. The Bremer River drains the area extending to the south and flows through Ipswich before discharging to the Brisbane River near Moggill. It has an upstream catchment of approximately 2,000 km².

Intense rainfall in the upper catchments of the Lockyer and Bremer Valleys can lead to the rapid increases in stream water level and inundation of the adjoining floodplain. In contrast, the upstream catchment of the Brisbane River is large and requires intense rainfall over a substantial area in order to generate rapid rises in river water level.

Flooding in the Brisbane City area can also be caused by flooding of local creeks such as Oxley and Bulimba Creeks on the south side, and Kedron Brook, Moggill and Enoggera Creeks in the northern and western suburbs. The small size of these creeks means that they would respond to intense local catchment rainfall well before any significant flooding of the Brisbane River.

3.1.1 Lockyer Creek Sub-Catchment

The Lockyer Valley is a major sub-catchment of the Brisbane River catchment. Lockyer Creek and its tributaries have a total catchment area of about 2,800 square kilometres, which is about one-quarter of the total area of the Brisbane River catchment.

Lockyer Creek flows in an easterly direction for about 100 kilometres from the Great Dividing Range to its confluence with the Brisbane River near Lowood. Its major tributaries include the Laidley, Tenthill, Ma Ma and Buaraba Creeks, which have sub-catchment areas equivalent to about half of the Lockyer Creek catchment.

3.1.2 Bremer River Sub-Catchment

The Bremer River Catchment is also a major sub-catchment of the Brisbane River. It rises in the Macpherson Range and has a catchment area of about 2,000 km². The major tributary is Warrill Creek, which joins the Bremer River approximately 10 kms upstream of Ipswich.

Heavy rainfall in the Macpherson Range can cause major flooding of rural areas as well as widespread traffic hazards and disruptions. Flooding in the Ipswich area can also be caused by local creek flooding, which can rise very quickly and can cause significant flooding in urban areas. Flooding in the lower reaches of the Bremer River can also occur due to backwater flooding from the Brisbane River when it is in major flood.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

4. INTERPRETATION OF INUNDATED AREAS

4.1 General

The following sections rely on the summary of meteorological and flooding conditions provided in the previous sections to characterise the impacts of the January 2011 South-east Queensland Weather Event on reported inundation at Ipswich and Brisbane. Upstream catchment rainfall data was used to characterise stream level response. Local rainfall was referenced to determine the potential for runoff and the nature of overland flow.

Interpretations were typically based on the recorded or predicted response of the primary stream channels downstream of Ipswich; that is, along the Bremer and Brisbane Rivers. In all cases there is the possibility of exceptions, especially where smaller tributaries, streams or drainage channels exist.

The interpretation was based on the response of the primary stream channel with reference to the Storm versus Flood Categorisation System as defined in **Appendix A** and by McConnell (2010).

The interpretations given represent the "most likely" outcomes based on available meteorological, rainfall and river level data, and will naturally have "grey areas" around the borders where interpretations may change as a function of any localised responses to rainfall and river levels.

In addition, at the time of writing, the Bureau of Meteorology (*the BoM*), which is the owner and operator of many Queensland river gauges, had not officially made available all river level data recorded during the January 2011 South-east Queensland Weather Event.

The interpretations provided cover the portion of the Brisbane River Catchment extending downstream from Lowood to the coast. This includes the lower Bremer sub-catchment which extends from Amberley through Ipswich to the Brisbane River confluence near Mogill (*refer Figure 9*). The interpretations should be read with reference to the **Figures B1 to B3** which are contained in **Appendix B**.

4.2 Assessment of Classification

The January 2011 South-east Queensland Weather Event led to extensive rainfall across the western sections of the Brisbane River and Lockyer Valley Catchments. Rainfall recorded across the upstream catchment at Toowoomba, Gatton and Amberley had the greatest impact on water levels in the lower Brisbane and Bremer Rivers. As discussed above, rainfall intensities at Toowoomba had frequencies of between 50 and 100 year ARI for a range of storm durations.

Rainfall gauges located in the lower catchment at Archerfield, Brisbane and Redcliffe indicate that rainfall was less intense in the lower catchment and smaller accumulations occurred compared with those recorded in the upper catchment areas (*particularly in the Lockyer sub-catchment*).



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

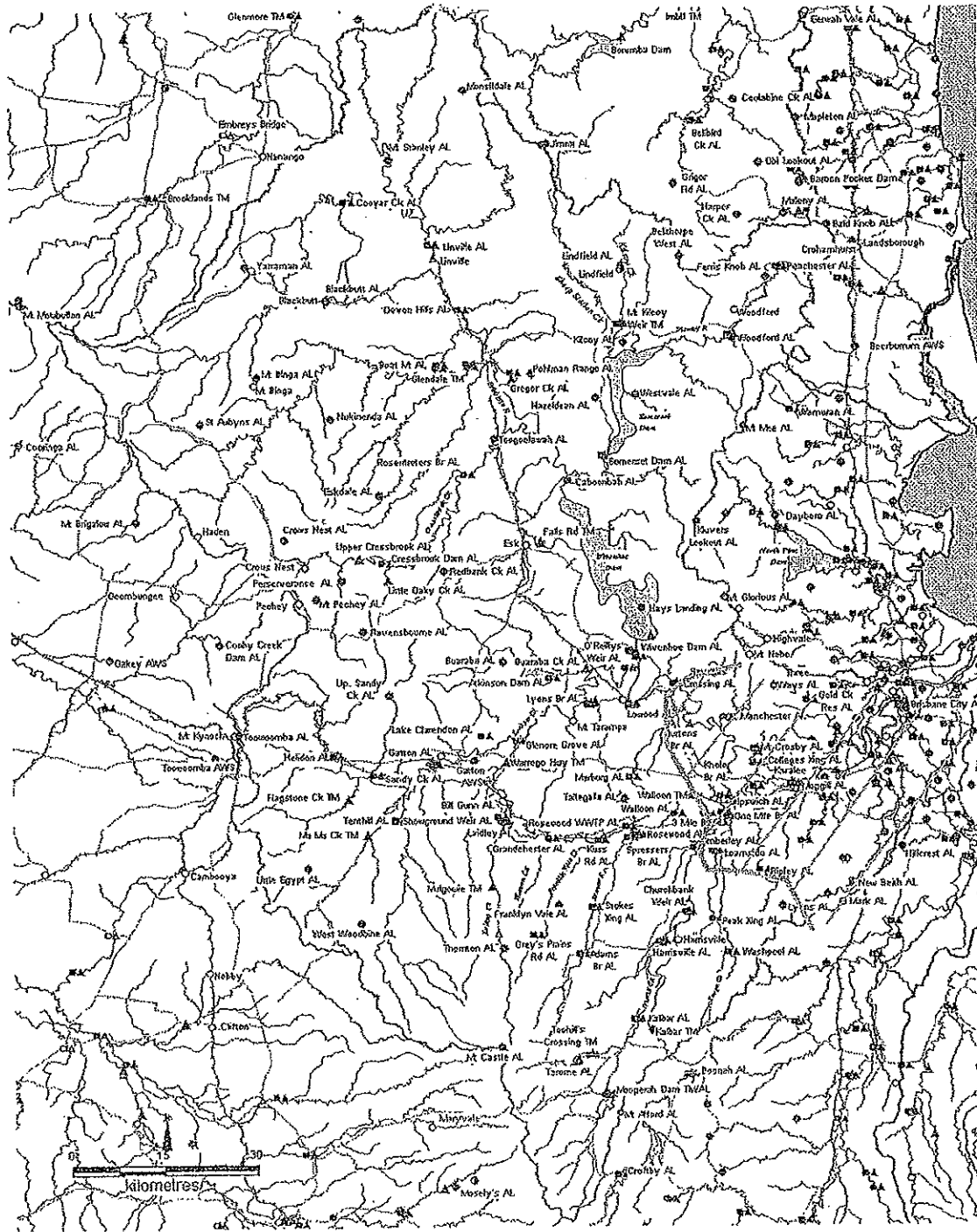


Figure 9: Locality Map showing the extent of the Brisbane and Bremer sub-catchments covered by this report (highlighted in green) relative to the overall Brisbane River Catchment (highlighted in red).



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

Rainfall began in the lower catchment at approximately 9:00 hrs on the 9th of January 2011 with relatively minor intensities and accumulations occurring until 16:00 hrs on the 11th of January 2011. A total rainfall accumulation of 120 mm, 170 mm and 165 mm was recorded at the Archerfield, Brisbane and Redcliffe, respectively. Within this period, rainfall accumulations slowed from 10:00 hrs on the 10th of January 2011 until early on the 11th of January 2011, after which time the intensity of rainfall increased again (*refer Figure 6*).

Notwithstanding, an assessment of this data indicates that peak rainfall intensities over this period did not exceed an ARI of 2 years.

This highlights that the storm produced less intense rainfall in the lower compared to that in the areas to the west and north. While some local drainage systems may have been overwhelmed by the runoff that was generated, it is unlikely that a significant number of properties at Ipswich and downstream along the Brisbane River would have been affected directly by runoff or overland flow.

The elevated levels that were observed in the lower Brisbane River were primarily a response to the intense rainfall that occurred in the upper catchment areas to the west, including heavy rainfall in the headwaters of the Lockyer and Bremer Rivers, combined with releases from Wivenhoe Dam. Although, affected by significant inflows from the Bremer River sub-catchment, the ultimate peak levels along the lower reaches of the Bremer River were the result of backwater flooding from the Brisbane River.

A river level gauge on the Brisbane River at Mount Crosby, which is approximately 10 km upstream of the confluence of the Bremer River, recorded a steady rise in levels that exceeded the BoM's "Moderate" designation at 04:00 hr on the 10th January 2011. This initial rise in river water levels was the result of initial catchment-wide rainfall that started as early as the 9th January.

The hydrograph generated from the Mount Crosby gauge record (*refer Appendix B*) shows a clear change at approximately 09:00 on the 11th of January 2011, at which time levels began to increase more rapidly. This was likely a result of the arrival of inflows from the upper Lockyer Creek Catchment. Flood levels surpassed the BoM's "Major" designation at approximately 16:00 hrs on the 11th of January before peaking at approximately 26.0 metres gauge height at 10:00 hrs on the 12th of January 2011.

Levels recorded at a gauge on the lower Bremer River at Ipswich show a distinct similarity with those recorded at Mount Crosby on the Brisbane River, which is only a short distance upstream. The data shows levels rising steadily on the 10th of January, surpassing the BoM's "Minor" designation at 16:00 on the 10th January and the "Moderate" designation at 04:00 on the 11th of January.

This initial response is most likely a result of direct catchment runoff into the Bremer River and backwater flooding from the Brisbane River in response to the steady rainfall that had occurred across the wider catchment since 9th January.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

**IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT
BRISBANE AND IPSWICH**

However, at approximately 11:00 hrs on the 11th of January 2011, levels began to increase more rapidly, surpassing the BoM's "Major" designation at approximately 14:00 hrs and continuing to rise another 8.0 metres to peak at a level of approximately 19.6 metres gauge height at 12:00 hrs on the 12th of January 2011. The shape and timing of this peak indicates the ultimate influence of backwater flows from the Brisbane River on flooding of the lower Bremer River.

A gauge on the Brisbane River at Moggill shows a similar response to that of the Brisbane River at Mount Crosby and the lower Bremer River. This gauge is located about 5 kilometres downstream from the Bremer River confluence.

Gauge records show a steady rise in levels on the 10th of January and then display an increasingly rapid rise from approximately 11:00 hrs on the 11th of January.

Levels surpassed the BoM's "Minor", "Moderate" and "Major" designations at approximately 14:00 and 20:00 on the 11th of January and 04:00 on the 12th of January, respectively. A peak flood level of approximately 17.8 metres gauge height was recorded at 14:00 hrs on the 12th of January.

Further downstream, a gauge located on the Brisbane River at Brisbane City recorded a largely tidal hydrograph up to the 10th of January which was progressively dampened on the 11th of January, in response to the arrival of flows derived from the upper catchment. Levels surpassed the BoM's "Minor" designation of 1.70 metres gauge height at approximately 12:00 hrs on the 11th of January, continuing and surpassing the BoM's "Moderate" and "Major" designations of 2.60 and 3.50 metres gauge height at approximately 02:00 and 08:00 hrs on the 12th of January, respectively. A peak level close to 4.5 metres gauge height was recorded at approximately 02:00 on the 13th of January.

4.3 Conclusions

Comparison of the response of the Brisbane and lower Bremer Rivers with the intensity, temporal and spatial distribution of rainfall in the upstream catchment, indicates that the Ipswich and Brisbane Metropolitan Areas are considered to fall within Categories 4 or 5 of the Storm versus Flood Categorisation Scheme (*refer Appendix B*).

That is, properties affected by overflow of the Brisbane or Bremer Rivers downstream of the confluence of the Bremer River and Warrill Creek, would fall within categories 4 or 5. The westerly extent of this area is highlighted in **Figure 10**.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

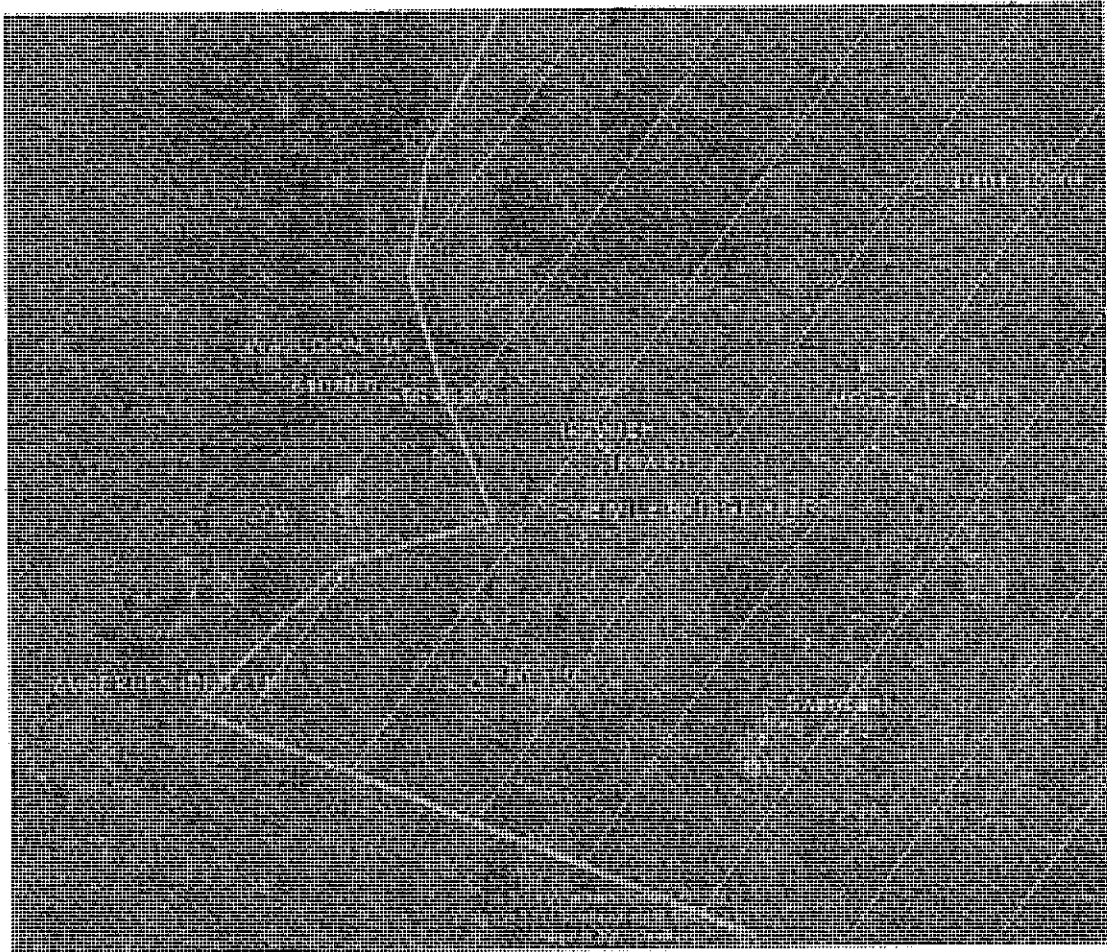


Figure 10: View of the Bremer sub-catchment superimposed over a satellite map and indicating the approximate westerly extent of the region cover by this report (shown highlighted in green). This boundary effectively coincides with the confluence of the Bremer River and Warrill Creek.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

5. REFERENCES

- Institution of Engineers, Australia; "Australian Rainfall and Runoff", Volumes One and Two, 1998
- Bureau of Meteorology, Commonwealth of Australia; Various data through <http://www.bom.gov.au>
- Department of Sustainability, Environment, Water, Population and Communities, Commonwealth of Australia; Various data through <http://www.environment.gov.au>
- Queensland Department of Environment and Resource Management; Various data through www.derm.qld.gov.au
- Commonwealth of Australia; Various data through www.connectedwater.gov.au
- Google Earth© 2010 Google
- Weatherzone©; Fairfax Digital; various data through <http://www.weatherzone.com.au>
- McConnell, D; '*A Flood or Not a Flood – The Insurance Conundrum*'; Proceedings of 50th Annual Floodplain Management Authorities Conference, Gosford, February 2010.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

**IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT
BRISBANE AND IPSWICH**

Appendix A

Classification Scheme

This scheme describes aspects of the meteorological event and subsequent flow of water that led to inundation at the region of interest. It classifies inundation broadly by its origin e.g. a watercourse or overland flow and the timing of maximum inundation depth relative to critical rainfall of the meteorological event. Where Category 1 describes inundation occurring during or very soon after intense local rain and is not related to a watercourse and Categories 2 – 5 describe watercourse-based inundation where the timing of inundation varies according to where the rain fell and the nature and size of the upstream catchment.

Table 1: Storm Classification (to be used in concert with the accompanying descriptions)

Category	Storm	River System	Rain in a local area	Local overland inundation	Subsequent floodplain inundation (short timeframe)	Subsequent floodplain inundation (long timeframe)
[REDACTED]						

Category 1 is essentially heavy localised rainfall leading to overland flow, usually during or very soon after the rainfall. The location may be near a small stream but the stream is not the cause of inundation at the region of interest.

Category 2 relates to small to medium streams at the location being considered (up to 70km in length and 3000 km² in area) under heavy regional rainfall where overland flow occurs initially, followed a short time (up to several hours) later by excessive flows inundating the floodplain of the stream.

**WorleyParsons**

resources & energy

INSURANCE AUSTRALIA GROUP

**IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT
BRISBANE AND IPSWICH**

Category 3 relates to a medium sized stream at the location being considered where the rainfall is concentrated in the upper (*steeper*) catchment, there is no local overland flow but the stream exceeds its channel capacity and occupies the floodplain within a short timeframe of the critical rain (*typically 2 to 8 hours*).

Category 4 relates to a medium to large river where the majority of rain occurs over the upper and possibly middle catchments. The long response time of the river system to Regions within the lower catchment results in flooding commencing some time after the critical rainfall (*typically more than 8 hours for medium streams and a day or more for large streams*).

Category 5 is the classic 'sunny day' flood where rainfall in the upper catchment of a large river system generates flooding in the middle and downstream reaches several days to weeks later.

Interpretation of the Classification Scheme

Whilst a procedure for classifying a storm's outcomes has been articulated, it cannot be absolutely prescriptive and will require some interpretation to accommodate the specific nature of individual storms and stream systems. For example, a medium stream at the upper end of the medium scale with a high intensity rainfall in the upper catchment would typically generate a category 3 outcome because of a rapid response by the stream, but with a lower intensity longer duration rainfall would generate a category 4 outcome characterised by a delayed response.

**WorleyParsons**

resources & energy

INSURANCE AUSTRALIA GROUP

**IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT
BRISBANE AND IPSWICH**

Appendix B**Application of Classification System**

This section provides a visual representation of the response of the Lockyer, Bremer and Brisbane Rivers to the intense rainfall that occurred during the January 2011 South-east Queensland Weather Event. It provides a basis for determining the Storm versus Flood Classification that should apply to most areas of Ipswich and Brisbane.

Lockyer Creek and Brisbane River

The following figures show the relevant rainfall associated with the central and upper Brisbane Catchment aligned temporally with the response of Lockyer Creek and Brisbane River from upper to lower catchment at selected gauges. These figures highlight where the transition between Categories 2/3 and 4 occurs with reference to the Storm versus Flood Categorisation System.

From this data, areas upstream along Lockyer Creek of Rifle Range can be interpreted as being within Category 2 or 3 while those downstream of Savages Crossing on the Brisbane River are within Category 4 or 5.

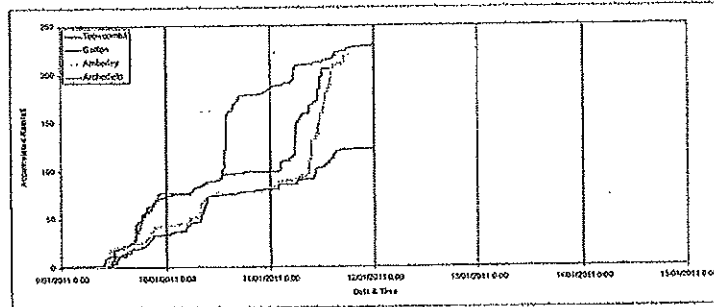


WorleyParsons

resources & energy

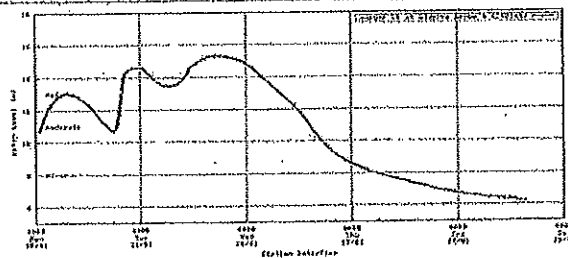
INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH



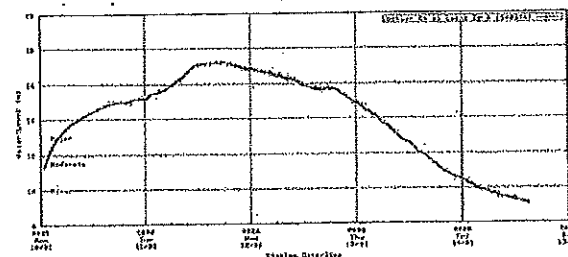
Data from Lockyer Creek at the Glenmore Grove Gauge.

The peak response of the stream in this region is within a relatively short time frame of the critical rainfall (approximately 4-6 hours).



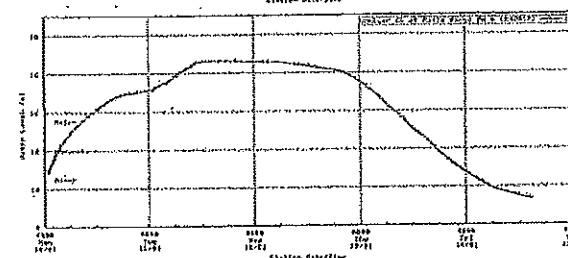
Data from Lockyer Creek at the Lyons Bridge Gauge (upstream of Rifle Range).

The peak response of the stream in this region is within a relatively short time frame of the critical rainfall (approximately 6-8 hours).



Data from Lockyer Creek at the Rifle Range Gauge.

The peak response of the stream in this region is within a relatively short time frame of the critical rainfall (approximately 6-8 hours).



Data from the Brisbane River at the Savages Crossing Gauge (downstream of Lowood and Wivenhoe Dam).

The peak response of the stream in this region is within a longer time frame of the critical rainfall (approximately 18-20 hours).

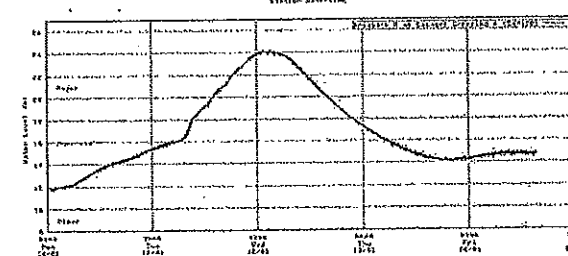


Figure B1: The rainfall recorded within the upper Brisbane Catchment (TOP) aligned with the same temporal scales of several river level gauges progressing from upstream to downstream regions on the Lockyer Creek and Brisbane River.



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH

Bremer River (and Warrill Creek)

The following figures show the relevant rainfall associated with the central and upper Brisbane Catchment aligned temporally with the response of the Bremer River and Warrill Creeks from upper to lower catchment at selected gauges. These figures highlight where the transition between Categories 2/3 and 4 occurs with reference to the Storm versus Flood Categorisation System.

From this data, areas upstream along the Bremer River above Walloon would be classified as Category 2 or 3, while those downstream of One Mile Bridge would be classified as Category 4 or 5.

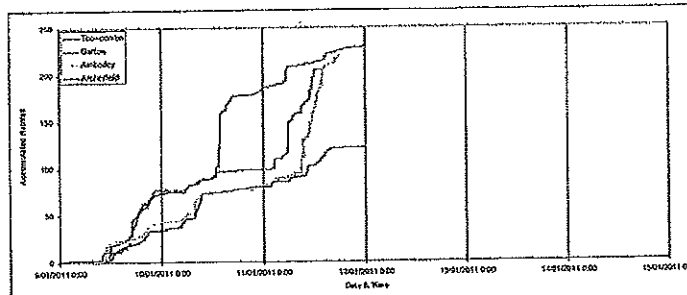


WorleyParsons

resources & energy

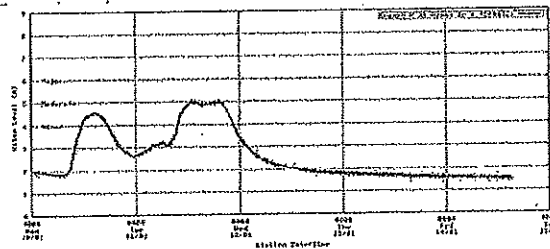
INSURANCE AUSTRALIA GROUP

IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT BRISBANE AND IPSWICH



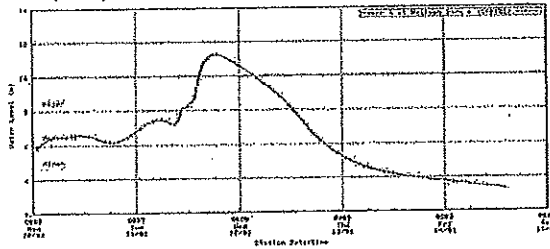
Data from the Bremer River at the Adams Bridge Gauge

The peak response of the stream in this region is within a relatively short time frame of the critical rainfall (approximately 4-6 hours).



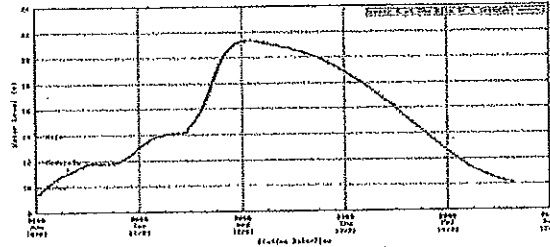
Data from the Bremer River at the Walloon Gauge

The peak response of the stream in this region is within a relatively short time frame of the critical rainfall (approximately 5-7 hours).



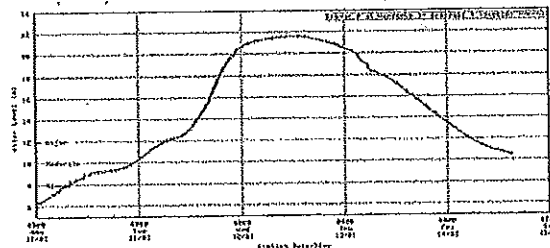
Data from the Bremer River at the One Mile Bridge gauge (in south-west Ipswich)

The peak response of the stream in this region is within a longer time frame of the critical rainfall (approximately 12-14 hours).



Data from the Bremer River at the Brassell Gauge (in north-west Ipswich)

The peak response of the stream in this region is within a longer time frame of the critical rainfall (approximately 24-26 hours).



Data from the Bremer River at the Ipswich Gauge (in central Ipswich)

The peak response of the stream in this region is within a longer time frame of the critical rainfall (approximately 26-28 hours).

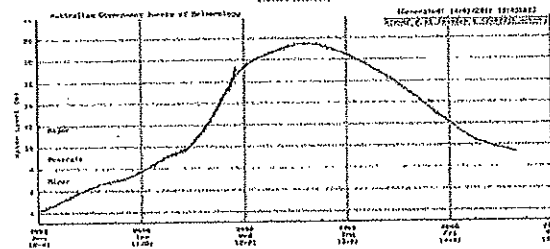
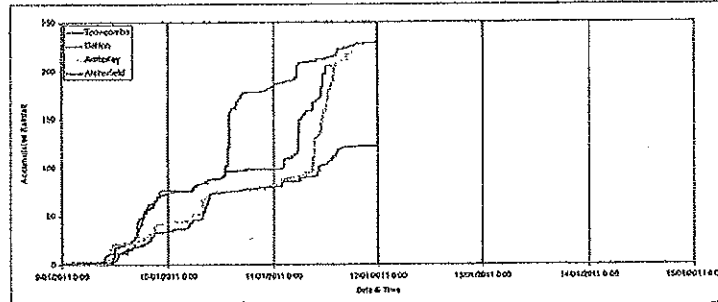


Figure B2: The rainfall recorded within the upper Brisbane Catchment (TOP) aligned with the same temporal scale of several river level gauges progressing from-upstream to downstream regions on the Bremer River



Data from Warrill Creek at the Kalbar Weir Gauge
 The peak response of the stream in this region is within a relatively short time frame of the critical rainfall (approximately 6-8 hours).

Data from Warrill Creek at the Harrisville Gauge
 The peak response of the stream in this region is within a relatively short time frame of the critical rainfall (approximately 7-9 hours).

Data from Warrill Creek at the Amberley Gauge
 The peak response of the stream in this region is within a longer time frame of the critical rainfall (approximately 18-20 hours).

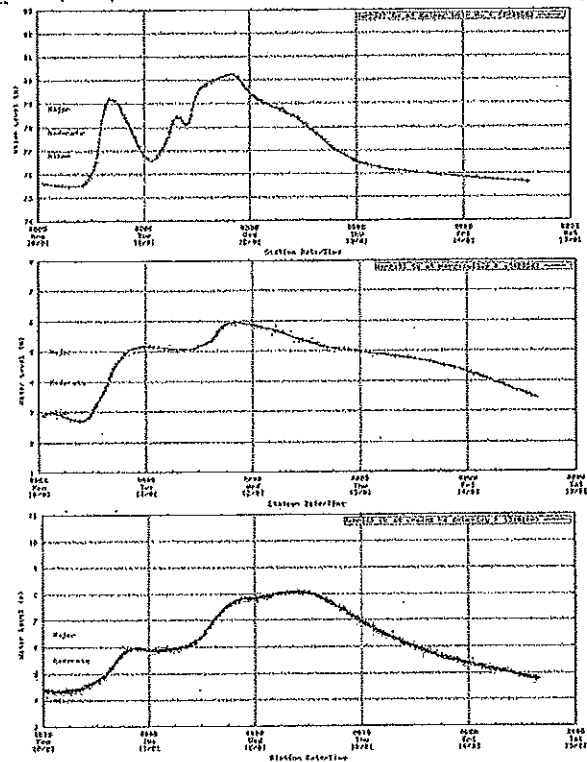


Figure A3: The rainfall recorded within the upper Brisbane Catchment (TOP) aligned with the same temporal scale of several river level gauges progressing from upstream to downstream regions on Warrill Creek



WorleyParsons

resources & energy

INSURANCE AUSTRALIA GROUP

**IMPACT OF JANUARY 2011 SOUTH-EAST QUEENSLAND WEATHER EVENT AT
BRISBANE AND IPSWICH**



WorleyParsons
resources & energy

Infrastructure and Environment
Level 12, 141 Walker Street,
North Sydney, NSW 2060 Australia
Telephone: +61 2 8923 6866
Facsimile: +61 2 8923 6877
WorleyParsons Services Pty Ltd
AON 61 001 279 012

Disclaimer:

This report has been prepared on behalf of and for the exclusive use of NRMA Insurance and is subject to and issued in accordance with the agreement between NRMA Insurance and WorleyParsons Services Pty Ltd. WorleyParsons Services Pty Ltd accepts no liability or responsibility whatsoever for it in respect of any use of or reliance upon this report by any third party.

Copying this report without the permission of NRMA Insurance or WorleyParsons Services Pty Ltd is not permitted.

Ref: 301015-002484.02-djb-WR-REP- NRMA AF1.35 12-13 Bridge Street.doc

HYDROLOGY REPORT RELATING TO THE JANUARY 2011 STORM

Prepared by : [REDACTED] SENIOR ENGINEER, WORLEYPARSONS
Prepared for : NRMA INSURANCE
Claimant : CAMPBELL
Property : [REDACTED] BRIDGE STREET, REDBANK, QLD
Reference : BNCH11/01154

PROJECT 301015-02482.02 AF1.35

REV	DESCRIPTION	ORIG	REVIEW	WORLEY-PARSONS APPROVAL	DATE	CLIENT APPROVAL	DATE
A	ISSUED FOR INTERNAL REVIEW	DB [REDACTED]	DM [REDACTED]	N/A [REDACTED]		N/A	
B	FINAL	DB [REDACTED]	DM [REDACTED]	[REDACTED]	8-04-2011	N/A	



WorleyParsons

resources & energy

EcoNomics

EVENT OVERVIEW

On the 7th of January 2011, a low pressure cell derived from a monsoonal trough moved southwards along the east coast of Queensland in the vicinity of Mackay. Over the next day this localised low pressure system gradually moved closer to Fraser Island. However, it did not lead to the generation of significant rainfall at this time due to its orientation relative to the monsoonal trough located to the north and a series of high pressure systems located to the south-east.

Throughout the 8th of January 2011, the low pressure system remained relatively stationary. It eventually moved closer to the south-east Queensland coast and intensified on the 9th of January to form a trough that spanned from the NSW border to Mackay. Through the early hours of the 9th of January, this trough rotated towards south-east Queensland and formed large volumes of rain as warm moist air was forced upwards over the region from a high pressure cell located near New Zealand.

This process continued throughout the 9th of January, with the trough reducing in span and generally remaining stationary off the coast.

The intensification of the coastal low pressure system on the 9th of January led to the generation of sustained rainfall across coastal regions of south-east Queensland within the lower Caboolture and Brisbane Rivers Catchments. Rainfall generally progressed from the north to the south with the start of the storm occurring from 04:00 (*recorded at Beerburrum*) and leading to rainfall across areas of the lower Caboolture River Catchment. In the lower Brisbane River Catchment, the storm began between 09:00 and 10:00 (*recorded at Brisbane, Redcliffe and Archerfield*). The accumulation of rainfall generally followed a similar pattern, with areas of the lower Caboolture River Catchment recording up to 155 mm until midday on the 10th of January 2011, while areas of the Brisbane River Catchment recorded between 75 and 130 mm.

Over the following 12 hours the low pressure system moved north and rainfall accumulations decreased markedly. However, as the low pressure centre merged with the descending monsoonal trough, significant rainfall was generated over the region. A further accumulation of between 30 and 40 mm over the following 36 hours was recorded in the lower Brisbane River Catchment and up to 70 mm in the lower Caboolture River Catchment, indicating that the focus of the system was on the Caboolture River Catchment in these coastal regions.

While not strictly an East Coast Low, the system functioned in a similar way, producing gale force winds and widespread rain centred on the coastal region south of the centre of the low pressure cell.

In the most upper sections of these catchments, rainfall was less intense prior to the amalgamation of the low pressure centre and the monsoonal trough. Rainfall began from 13:00 on the 9th of January 2011, with accumulations of between 60 and 100 mm recorded until midday on the 10th of January. The northward movement of the low pressure cell and the alignment of the high pressure cell feeding the region, led to the temporary cessation of rainfall in the upper catchment.



WorleyParsons

resources & energy

EcoNomics

To the east, in more central regions of the Brisbane River Catchment and the upper Caboolture River Catchment, the onset of the storm generally began with moderate intensity rainfall from 10:00 on the 9th of January 2011. However, rainfall accumulations were generally lower than those in the lower catchment, with generally no more than 75 mm recorded until midday on the 10th of January 2011 (*recorded at Amberley*).

As the monsoonal trough moved south, warm moist air from the north ascended into the upper atmosphere over the upper regions of these catchments. Intense rainfall began to occur from about midday on the 10th of January in the upper Brisbane Catchment (*recorded at Toowoomba*). Over the following 36 hours an accumulation of up to 150 mm was recorded. However, the rainfall intensity in this region varied significantly with a large portion of the rainfall accumulation occurring over a period of only hours. Orographic effects are likely to have contributed to the sharp increase in rainfall intensity in these upper catchment areas.

As the focus of the system moved to the south-east, a sharp rise in rainfall intensity was recorded, beginning in the early morning of the 11th of January. The intense rainfall fell across the eastern portion of the Lockyer catchment, the adjacent Brisbane River catchment and the Bremer River catchment. This rainfall period lasted for about 10 hours with accumulations varying from 70mm to 350mm, but more typically 120mm to 200mm.

A total accumulation of 200 to 450 mm was recorded within the upper Brisbane Catchment between the 9th and 12th of January, 2011.

The initial sustained rainfall across the catchment between the 9th January and midday on the 10th January would have generated significant runoff and flow into streams and rivers. The subsequent intense upper catchment rainfall would have generated additional large volumes of runoff that would have been channelled through tributaries and streams into the upper Brisbane River in the central part of the catchment. Controlled releases from Wivenhoe Dam would also have contributed to the peak water level in the Brisbane River.

The majority of the rainfall that fell across south-east Queensland is characterised by high accumulations with low to medium intensity. In contrast, the short period of high intensity rain in the upper Brisbane Catchment, exceeding an Average Recurrence Interval (ARI) of 100 years, would have elicited a rapid response from tributary streams, especially Lockyer Creek. Levels in the upper Bremer sub-Catchment, although experiencing significant rainfall intensities during the period when focus of the system moved towards the south-east, responded more moderately compared to the Lockyer sub-Catchment. The lower reaches of the Bremer River, although experiencing significant inflows from its own catchment, ultimately experienced peak levels influenced by backwater from the Brisbane River.

SITE DESCRIPTION

The property at [REDACTED] Bridge Street (*refer Figure 1*) is located in the Ipswich suburb of Redbank. Goodna Creek flows in a general northerly direction about 400 metres east of the Insured property and discharges into the Brisbane River approximately 1,400 metres to the northeast (*refer Figure 2*). Topographic mapping (*refer Figure 3*) also identifies a small watercourse, a tributary of Goodna Creek, located to the south of the Insured's property.



WorleyParsons

resources & energy

EcoNomics

A small water body is located about 200 metres south east of the property, this is a Lagoon at the Pan Pacific Peace Gardens (refer Figure 1). Based on aerial photography, the lagoon does not appear to be hydraulically linked to Goodna Creek, however the topographic map indicates it is along the alignment of the unnamed tributary of Goodna Creek.

The Goodna Creek catchment is approximately 18 square kilometres in size, making it a small sized catchment which would be expected to respond quickly to causative rainfall. The unnamed tributary of Goodna Creek has a smaller catchment, generally comprising local urban drainage and would also respond quickly to causative rainfall.

The Bridge Street area displays a general fall from west to east and from north to south, with ground levels ranging from about 15 mAHN to about 10 mAHN. The Insured's property is located at a level of about 12 metres above Australian Height Datum (AHD) (refer Figure 3).

Ipswich City Council's online mapping identifies that the property is entirely located within the 100 year ARI flood extent.

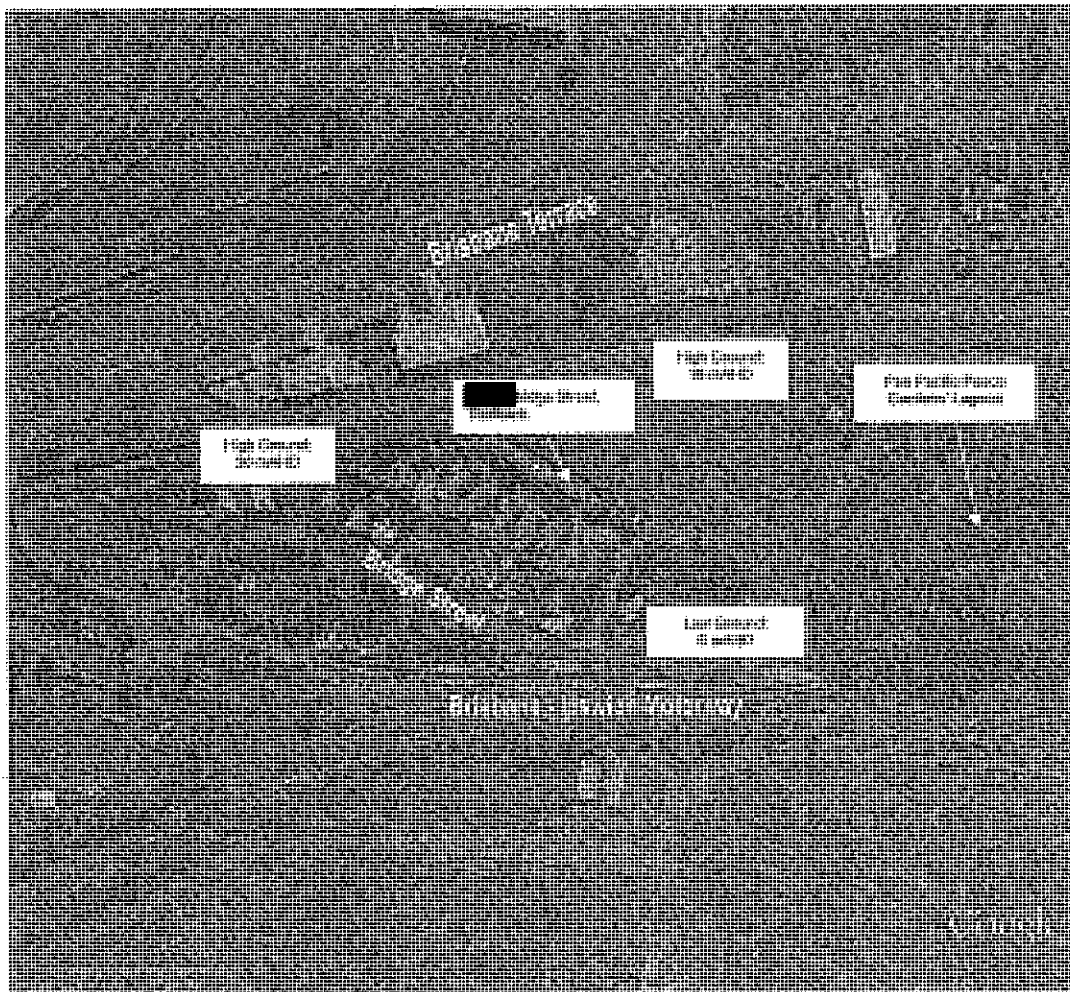


Figure 1: Indicative Location of Insured's Property at 12/13 Bridge Street, Redbank



WorleyParsons
resources & energy

EcoNomics

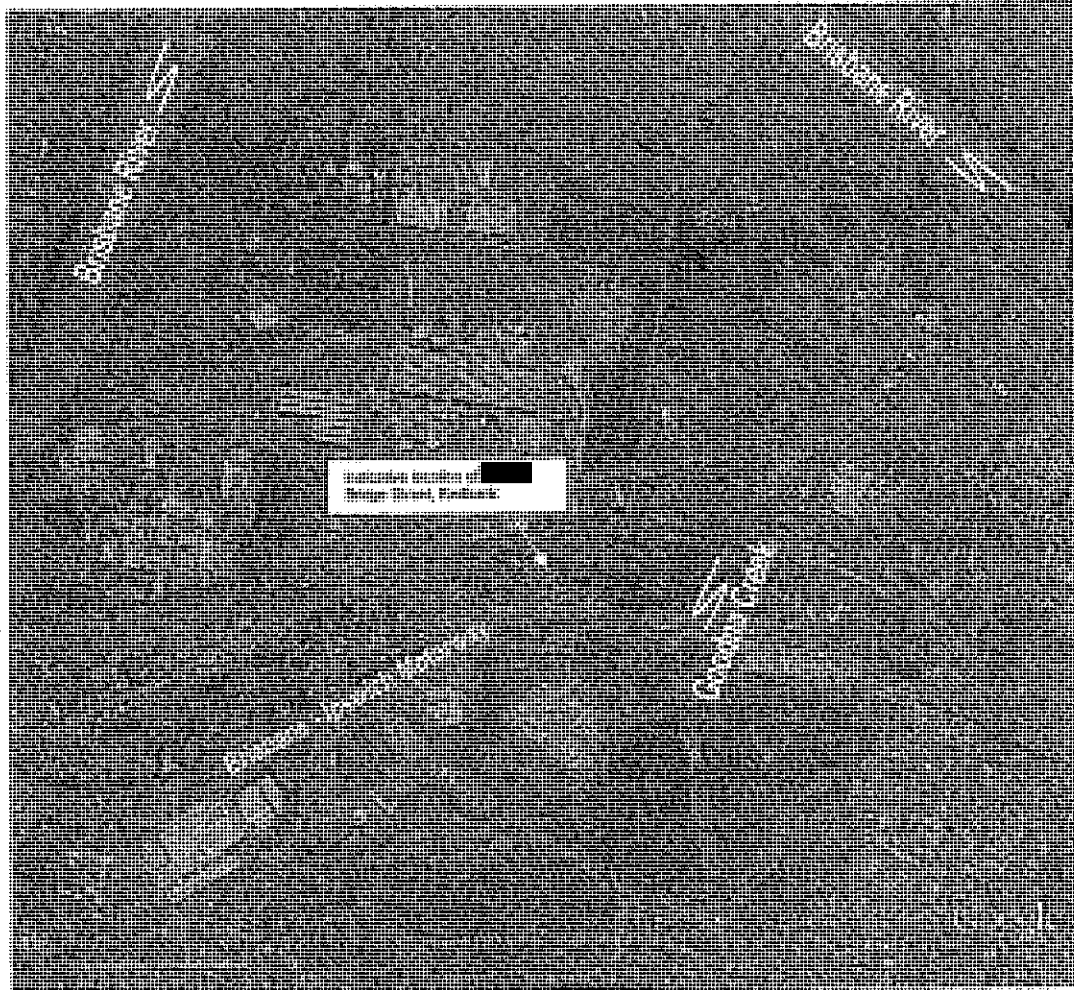


Figure 2: Location of [redacted] Bridge Street, Redbank in relation to the Brisbane River



WorleyParsons

resources & energy

EcoNomics

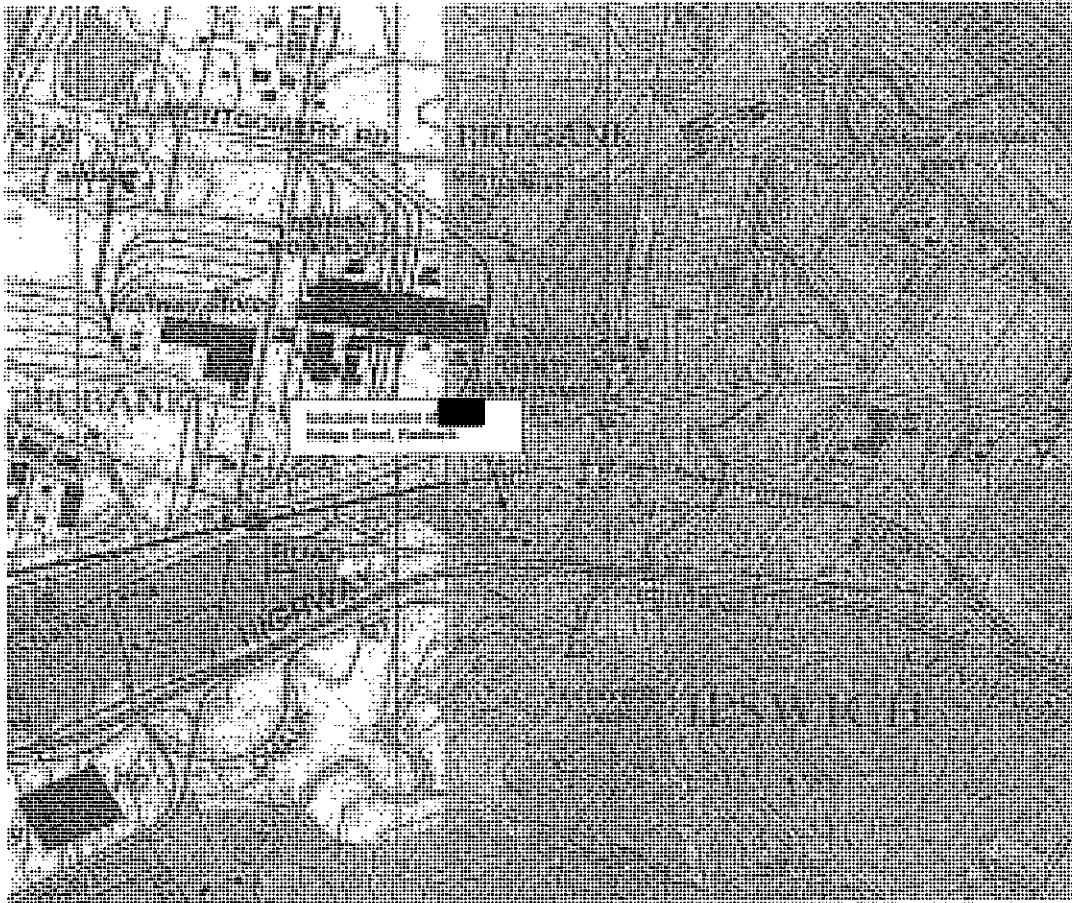


Figure 3: Topography in the vicinity of [redacted] Bridge Street, Redbank

Rainfall data in the general vicinity of the area was collected from the rain gauge at Amberley, some 12 km southwest of the property. The gauge shows low intensity, continuous rainfall falling from 09:50 on Sunday 9th January 2011, delivering approximately 85 mm of rainfall over a period of two days. High intensity, causative rainfall began at 07:00 on Tuesday 11th January 2011, before finishing at 15:00 the same day, delivering an additional 100 mm of rain. The calculated peak intensity of the causative rainfall was reported to be equivalent to a 10 year ARI event.

River level information for the Brisbane River was obtained from the Moggill Bridge river gauge (540200) and Jindalee Bridge river gauge (540192), which are located approximately 2.5 kilometres north west (*upstream*) and ten kilometres to the north east (*downstream*) of the site, respectively (*refer* Figure 4). It is considered appropriate to use the river level information from these gauges to estimate water levels in the vicinity of the property.

The Moggill river gauge indicates that levels in the Brisbane River were first affected by catchment inflows from as early as Sunday 9th January 2011, with a gradual but steady rise in levels until about midday on Tuesday 11th January. From this time, the gauge at Moggill showed a steeper rise in flood levels, with an eventual peak of just under 18 metres at around 15:00 on Wednesday 12th January, 2011.



WorleyParsons

resources & energy

EcoNomics

A similar response was observed at the Jindalee river gauge, where the level of the Brisbane River showed an eventual peak of 12.9 metres at around 18:00 on Wednesday 12th January 2011.

It should be noted that "gauge zero" for each gauge has an elevation of 0 mAHD, as indicated by information provided by the Bureau of Meteorology.

As indicated by Figure 4, the BoM does not have any river gauging stations on Goodna Creek.

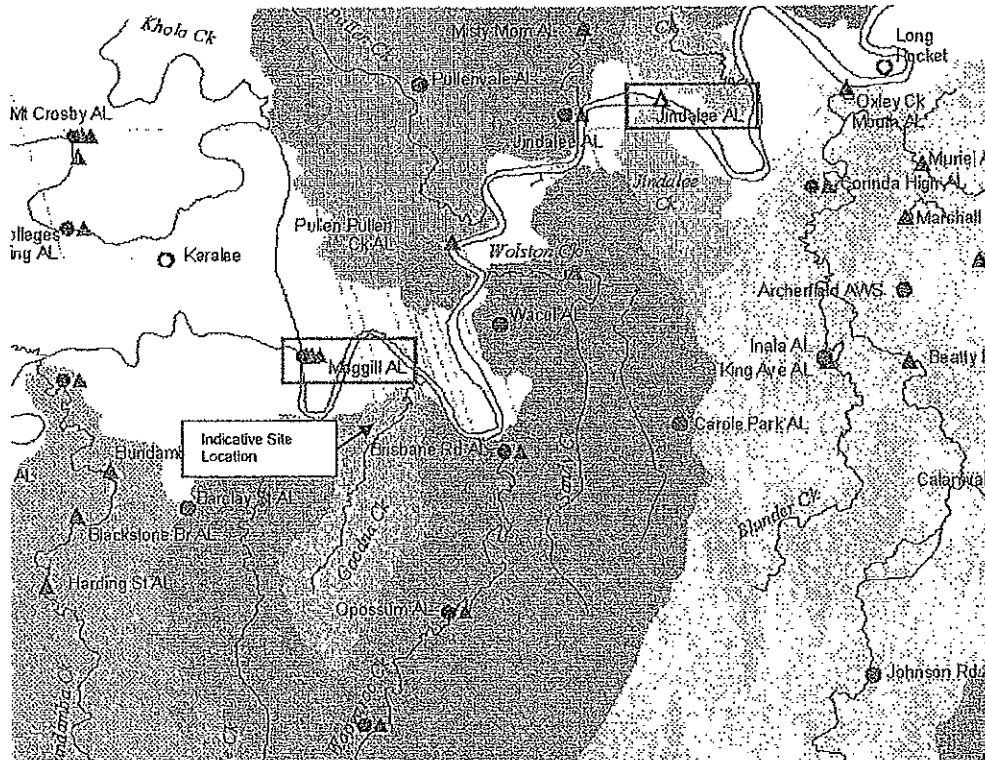


Figure 4: Location of BoM River Gauges Discussed in this Report¹

THE INSURED'S RECOLLECTIONS

WorleyParsons visited the property at [REDACTED] Bridge Street, Redbank at 09:00 on the 18th of March, 2011 and spoke to the Insured, Ms Sharon Campbell.

Ms Campbell reported that by between 14:00 and 15:00 on Tuesday the 11th of January, flood waters had reached the tennis court at the eastern extent of the development. By 21:30 it was puddle deep outside number [REDACTED] Bridge Street and by 22:30 the flood water was 0.40 metres deep inside the property.

The force of the flood waters was reported to have caused floating furniture to make dents in the roof.

¹ Bureau of Meteorology, Commonwealth of Australia



WorleyParsons

resources & energy

EcoNomics

WORLEYPARSONS' OBSERVATIONS

There was extensive evidence of flooding in the vicinity of the Insured's property, with flood marks noted on a number of nearby buildings.

A flood mark had been retained by the Insured which indicated the peak flood water level. This flood mark was midway through the first floor window and indicates a peak flood depth of about 4.5 metres above ground level (*refer Figure 5*). Based on a ground level of 12 mAHD, this flood mark indicates a peak flood level of about 16.5 mAHD.



Figure 5: Peak Flood Level at [REDACTED] Bridge Street, Redbank

Cause of Inundation

Due to the limited size of the local drainage catchment and the moderate intensity of the local rainfall (*10 year ARI*) and the relative timing between the rain and the inundation, it is unlikely that there was sufficient local runoff for this to be a contributing factor to the inundation of the property.

An interpolation of peak levels between at the Moggill and Jindalee gauges indicates the peak flood level at the site would have been 16.4 mAHD, occurring around 17:00 on January 12th, 2011. Therefore, the levels and timing of the inundation observed at [REDACTED] Bridge Street coincide with the levels and timing observed at the nearby stream gauging stations on the Brisbane River.

**WorleyParsons**

resources & energy

EcoNomics

The causative rainfall that affected river levels in the Brisbane River in this area is known to have ended at approximately 15:00 on Tuesday 11th January 2011 leaving an interval of 29 hours to the peak of the inundation at the property.

The evidence indicates that the floodwaters that inundated the area of Redbank around [REDACTED] Bridge Street can be attributed to flooding from the Brisbane River.

CONCLUSION

In our opinion, the inundation of the property at [REDACTED] Bridge Street, Redbank was caused by flood water escaping from the normal confines of the Brisbane River and backing up Goodna Creek.

Given the size of the catchment and the interval between the end of rainfall and the onset of inundation at the property, inundation at [REDACTED] Bridge Street, Redbank would be classified as a Category '4' event based on the Storm versus Flood Categorisation System adopted under the IAG Overarching Flood Event Report Protocol.

Storm / Flood Event Classification

Storm	River System at Location	Rain in a local area	Local overland inundation	Subsequent floodplain inundation (short timeframe)	Subsequent floodplain inundation (long timeframe)
[REDACTED]					

Category 1 is essentially heavy localised rainfall leading to overland flow, usually during the rainfall. The location may be near a small stream but the stream should not have exceeded its bank full capacity.

Category 2 relates to small to medium streams, at the location being considered, under heavy regional rainfall where overland flow occurs initially, followed a short time (*up to several hours*) later by excessive flows inundating the floodplain of the stream.

Category 3 relates to a medium sized stream at the location being considered where the rainfall is concentrated in the upper (*steeper*) catchment, there is no local overland flow but the stream exceeds its channel capacity and occupies the floodplain within a short timeframe of the critical rain (*typically 2 to 8 hours*).

Category 4 relates to a medium to large river where the majority of rain occurs over the upper and possibly middle catchments. The long response time of the river system to communities within the lower catchment results in flooding commencing some time after the critical rainfall (*typically more than 8 hours for medium streams and a day or more for large streams*).

Category 5 is the classic 'sunny day' flood where rainfall in the upper catchment of a large river system generates flooding in the middle and downstream reaches several days to weeks later.

Telephone scripting

Good morning/ afternoon its XXXX from NRMA Insurance. I am calling you about your claim/s for property damage as a result of water damage.

As you may be aware your policy covers you for loss or damage to your home caused by storm; however it does not cover loss or damage caused by flood

In processing claim(s) we always give our customers the benefit of an extensive review. In your case this has included a physical assessment of your property, aerial photos taken during the flood, utilising a QLD Government website mapping areas that were impacted by flooding, along with an external hydrology report specific to your property.

From the information collated we have concluded the cause of damage to your property was flood.

As such we regret that we are unable to cover your claim.

We will be sending you a letter to confirm this shortly - we realise you may be unhappy with this decision and the letter will outline the next steps available to you if you disagree with it.

Do you have any questions about this?

Thank you for your time.

19th April 2011

MISS S L CAMPBELL
[REDACTED]
BRISBANE ADELAIDE STREET
QLD 4000

Policy Number(s): [REDACTED]
Claim Number(s): [REDACTED]
Date of Loss: 11/01/2011

Dear Miss Campbell,

Recently you made the above claim for water damage to your home.

Your NRMA Insurance Product Disclosure Statement and Policy Booklet explains what can be claimed under your policy.

Your policy covers loss or damage to your home caused by storm (see page 15 of the Booklet). However your policy does not cover loss or damage caused by flood (see pages 15 & 35 of the Booklet).

As such we needed to determine how your home was damaged and have conducted an extensive review of your claim. The review included a physical assessment of your property, aerial photos taken during the flood, QLD Government mapping of areas that were impacted by flooding and an external hydrology report specific to your property.

The information collated indicates the cause of damage to your property was flood.

As such we regret that we are unable to cover your claim.

If you disagree with our decision and wish to request a review of the determination you can contact Customer Relations:

Free Call: 1800 045 517
Free Fax: 1800 649 290
Email: Customer.Relations@iag.com.au
Mail: Customer Relations
Reply Paid 62759
Sydney NSW 2000
(Free post, no stamp required)

Customer Relations will treat your complaint as a dispute and assign one of their staff members to review your claim. Customer Relations will contact you with a decision usually within 15 business days of receiving your dispute.

If you are unhappy with the decision made by Customer Relations, you may seek an external review. Customer Relations will provide you with information on external review options, such as referring you to the Financial Ombudsman Service (FOS).

Please note your No Claim Bonus will not be affected.

We collect, use and disclose personal information to administer, investigate and assess this claim. Our Privacy Charter explains how we handle personal information. If you would like a copy, please contact us.

Yours sincerely,

A large black rectangular redaction box covering the signature of the Claims Manager.

Claims Manager

Annexure B