

<i>Name of Witness</i>	Colin John SHARP
<i>Date of Birth</i>	[REDACTED]
<i>Address and contact details</i>	m. [REDACTED] email - [REDACTED]
<i>Occupation</i>	Carer
<i>Officer taking statement</i>	Detective Senior Sergeant Mark Reid
<i>Date taken</i>	5 October 2011

Colin John SHARP states:

1. I am a married man, [REDACTED] years of age and currently live at [REDACTED] Schmidt Road Fernvale, Q 4306. I am not working at present as I am the primary carer for my sick wife.
2. At the time of the floods in January 2011 I was insured with the RACQ Insurance Company. The policy with RACQ was for home and contents insurance for the address at [REDACTED] Schmidt Road Fernvale. I have had the policy with RACQ for the last nine or ten years.
3. At the time of taking out the insurance policy with RACQ, I did not discuss with them whether the policy covered us for flood. I do not recall whether I received a copy of the policy in writing when I first took the policy out.
4. I made an insurance claim with RACQ on the day after the flood which I think was the 13 January 2011. I made the claim over the telephone. RACQ were helpful on the telephone and told us that they would send an assessor out as soon as possible.
5. About 2 weeks later an assessing team attended our house, and due to personal reasons I could not be there. My son [REDACTED] met the two assessors at our home at [REDACTED] Schmidt Street Fernvale. They were from a private assessing group employed by RACQ. The advice that Sean received was to make a list of what we had lost in the home.

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6. In future telephone contacts with RACQ I decided that it was time to start cleaning out the house so that we could make some progress to trying to move back in. At that stage we had no permanent place to live. I asked RACQ on a number of occasions, at least once a fortnight, whether I was going to be able to start pulling the internal walls out, but was told repeatedly not to touch the inside of the house. They said that if we started to pull anything apart and did any further damage we would not be paid by the insurer.
7. After about 4 months without any progress on the claim, we decided to start doing the work to repair the inside of the house. People that we knew had had their homes repaired and had moved back in. We had not even been able to clean our home out from the initial flood.
8. RACQ continued to make us feel as though our claim was going to be satisfied favourably and that it would take time.
9. Any contact that we had with the insurer was over the telephone. I didn't ring every day because I knew that the insurer, RACQ were busy, but unless I chased them RACQ did not update me on the progress of the claim.
10. The claim I made was not settled to my satisfaction. The time period that we were required to wait was extensive, in which time we could not clean our house or make any alteration to help us get back into the home earlier. I had to keep ringing them to get information, and they often were unhelpful making me feel as though I was being impatient by asking on the progress of the claim. The overall performance of the insurer was bad. I had trouble contacting RACQ, as the telephone conversations with them would mean waiting for 45 minutes to an hour.
11. I made one telephone call about 3 months after the claim was first made, and I asked whether RACQ had received the hydrologist report on the flooding of our home. The

Witness Signature...  
Page Number 2 of 4

..... Signature of officer ...

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RACQ telephone operator stated that they had received the hydrologist report and that they were in the process of collating the information for replies.

12. I didn't hear anything for a week or so, and I then rang RACQ back again to be told by the claims manager that there was no hydrologist report and that I was mistaken. This appeared unusual to me in that she said that I was mistaken on what I had heard from the operator, not the other way around. It made me think that RACQ were hiding something.
13. A few weeks later a person claiming to be a hydrologist telephoned me and asked questions about the flood and what happened at my home in Fernvale. I answered him truthfully. I told him that the water hit us and rose very quickly around our house. I only just got out of the area, by using a little causeway before we were cut off. Had it been another five minutes we would have been trapped.
14. At no point did I receive a copy of the hydrology report or any documentation regarding their assessment of the flood.
15. About 2 weeks later RACQ telephoned me and said that we were not insured for the flood. This was one of the only times that RACQ contacted me in the claims process. They told me that they would send a copy of a letter to me explaining the process. The letter arrived and it said that claim was rejected and that I was going to receive a compassionate payment of \$12,500.00. The reason for the rejection of the claim was that our policy was for 'flash flooding' and that the flood at our home was 'riverine flooding'. They did say that if I disputed the claim and won, I would be required to give back that money. At this point I have not received any payment from RACQ.
16. I have made a complaint against RACQ to their internal complaints review. They provided me with the same answer that RACQ had provided in the previous letter. It went nowhere. The second complaint I then made is still in the hands of legal aid and has not been finalised.

Witness Signature...  
Page Number 3 of 4

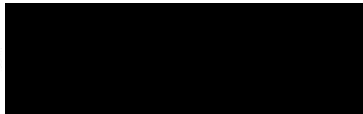
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17. One of the issues that I wish to discuss is that I have found out that three other people insured with RACQ were originally told they were not covered at the around the same time we were. These residents are only a street away from us in Fernvale. They live in Nardoo Street Fernvale. These residents have been paid out by RACQ but they will not tell us why they have been paid after initially being denied payment. They will not tell me the reasons behind the payout.

18. I believe that the government should make insurance companies be truthful with the advertising on television and the radio. It is sickening after having gone through the flood to hear the things that they say about their product. It is not a bad thing but I don't watch a ¼ of the television I once did because of insurance company advertising.

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Witness Signature...  
Page Number 4 of 4



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