

QUEENSLAND FLOODS COMMISSION OF INQUIRY

Commissions of Inquiry Act 1950

SUPPLEMENTARY EIGHTH AFFIDAVIT

I, GRAHAM IAN DALE c/- 2649 Logan Road Eight Mile Plains, Brisbane in the State of Queensland, General Manager, say on oath:

BACKGROUND

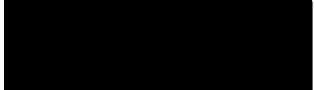
- 1. I am the General Manager, Personal Insurance Claims of RACQ Insurance Limited (RACQ Insurance).
- 2. This affidavit is provided on behalf of RACQ Insurance to address an issue arising from my Eighth Affidavit.
- 3. In exhibit 5 to that affidavit, which is a chronology of events relating to Mr and Mrs Sharp's claim, there is an entry that reads:

| | | | |
|-------------|--------|--|------------|
| 17 Feb 2011 | Report | MYI Freemans provides its report for Mr and Mrs Sharp's claim. | Exhibit 12 |
|-------------|--------|--|------------|

- 4. The date in the first column was taken from the date that appears on the MYI Freemans report (which is exhibit 12 to my Eighth Affidavit).
- 5. I have since discovered that the report was, in fact, provided to RACQ Insurance at 8:38am on Saturday 19 February 2011. Exhibit 1 to this affidavit is a copy of the email from MYI Freemans which provided that report.
- 6. All the facts and circumstances above deposed to are within my own knowledge save such as are deposed to from information only and the means of my knowledge and sources of information appear on the face of this my Affidavit.

SWORN by GRAHAM IAN DALE on 17 October 2011 at Brisbane in the presence of:

Deponent 


Barrister/Solicitor/Justice of the Peace/
Commissioner for Declarations

JJD10096653 4125611v1


AFFIDAVIT
Filed on behalf of RACQ Insurance Limited

COOPER GRACE WARD
Level 21, 400 George Street
Brisbane 4000 Australia

T 61 7 3231 2444
F 61 7 3221 4356

Exhibit Number: 852
 QFCI
 Date: 18/10/11
 jm

Exhibit 1

[REDACTED]

From: [REDACTED]
Sent: Saturday, 19 February 2011 8:38 AM
To: cchinbound
Subject: Re: SHARP, Colin John & Narelle Veronica - [REDACTED]
Instructing Officer: Household Claims
Attachments: First Assess Site Report - Events.doc; BR085550-1.pdf

Hi,

Please find attached our First Report and MYI Freemans Invoice.

Thanks,

[REDACTED]
MYI Freemans,
110 Pacific Highway,
St. Leonards,
NSW 2065
Phone [REDACTED]
Email: [REDACTED]



myifreemans

SITE REPORT - Property Claim

| | | | |
|--------------------------|--|---------------------------|------------------|
| Client | RACQ Insurance Brisbane PO Box 3004iLOGAN CITY QLD 4114 | Report Date | 17 February 2011 |
| Claims Officer | Household Claims | Claim Reference | [REDACTED] |
| MYIF Assessor | [REDACTED] | MYIF Reference | [REDACTED] |
| MYIF Case Contact | [REDACTED] | MYIF Contact Phone | 07 3867 4600 |

KEY CONTACT DATES

| | | | |
|---------------------------|-----------------|------------------------|-----------------|
| Date of Loss | 11 January 2011 | Case Received | 14 January 2011 |
| Claimant Contacted | 22 January 2011 | Inspection Date | 26 January 2011 |

CLAIMANT DETAILS

| | | | |
|--------------------------|---|-------------------|---------------|
| Claimant Name | SHARP, Colin John & Narelle Veronica | | |
| Postal Address | [REDACTED] Schmidt Rd Fernvale QLD 4306 | | |
| Situation of Loss | [REDACTED] Schmidt Rd Fernvale QLD 4306 | | |
| Primary Contact | Insured | Tax Status | To be advised |
| Telephone | [REDACTED] | ABN | TBA |
| Telephone 2 | [REDACTED] | ITC | 0% |

POLICY DETAILS

| | | | |
|--------------------------|----------------------|-----------------------|-----------------------------|
| Policy Type | Household Insurance | Inception Date | 26 May 2000 |
| Policy No | GHHB2 03/09 | Expiry Date | 26 May 2011 |
| Policy Section:- | Sum Insured:- | Excess:- | |
| Building | \$225,000.00 | \$300.00 | |
| Contents | \$122,000.00 | | |
| Total Sum Insured | \$347,000.00 | \$300.00 | Total Excess Applied |

MYI Freemans Ltd

Brisbane Branch: 42 Costin Street Fortitude Valley QLD 4006 PO Box 554 Fortitude Valley QLD 4006
Tel: 07 3867 4600 Fax: 07 3867 4699 Email: brisbane@myifreemans.com.au
Web: www.myifreemans.com.au
ABN: 86 111 653 386



| RESERVE | | | |
|--------------------------------|---------------------|-------------------------|----------------------------|
| Policy Section | Reserve | Payments to Date | Outstanding Reserve |
| Building | \$150,000.00 | \$0.00 | \$150,000.00 |
| Contents | \$120,000.00 | \$0.00 | \$120,000.00 |
| Total Claim | \$270,000.00 | \$0.00 | \$270,000.00 |
| Excess applied | \$300.00 | | \$300.00 |
| Total Claim less Excess | \$269,700.00 | | \$269,700.00 |
| Management Fee | \$695.00 | \$0.00 | \$695.00 |
| Total Reserve | \$270,395.00 | \$0.00 | \$270,395.00 |

| CIRCUMSTANCES / CAUSE | |
|------------------------------|-----------------------------|
| Type of Loss | Buildings/contents |
| Relating to | Flood |
| Caused by | Inundation from storm water |
| Date of Loss | 11 January 2011 |
| Date/Time of Discovery | 6pm |
| Discovered by | Insured |
| EXPERT CONSULTANTS | |
| Hydrologist | To be appointed |

| EXTENT OF LOSS / DAMAGE | |
|--------------------------------|--|
| BUILDING | |
| No of rooms affected | 11 + shed |
| Square metres affected | Approx. 250 square metres. |
| Severity of damage | Severe |
| What is damaged | List to follow |
| CONTENTS | |
| Severity of damage | Severe |
| What is damaged | Lounge, beds, dishwasher, washing machine, fridge, clothing, shoes, list to follow |
| OTHER DETAILS | |
| Scope of Damage | To be provided with next report |
| Property Loss Schedule | To be provided with next report |

**SUMMARY**

| | |
|-----------|------------------|
| Indemnity | Under evaluation |
|-----------|------------------|

| | | | |
|-----------------|------|-------------------------|-------------------------|
| Other Insurance | None | Other Insurance Details | No other known policies |
|-----------------|------|-------------------------|-------------------------|

RISK ISSUES

| | |
|---------------------|----------|
| Sum Insured Comment | Adequate |
|---------------------|----------|

EVENT ISSUES

| | |
|---|---|
| Accommodation required now? | Yes |
| Accommodation required during repairs? | Yes |
| Accommodation not required? | No |
| Accommodation organised? | Yes |
| Asbestos issues identified? | No |
| Was the Insured present at time of loss? | Yes |
| Others present at time of loss. | Family |
| At what time did water start to enter the property | 6pm – Tuesday 11 th January 2011 |
| How quickly did the water rise? | Fast |
| Was the water contaminated? | Yes |
| Where did the water come from? | Stormwater |
| If from water way, name of waterway. | Brisbane River |
| Distance to the subject waterway. | 3klm |
| Name of the nearest waterway. | Brisbane River |
| Distance to the nearest waterway. | 3klm |
| Type of foundations. | Slab |
| Distance from floor level to ground. | 30mm |
| Did the Insured evacuate the property. | Yes |
| Height at water peaked at the property. | 1.1mrs |
| Period property was inundated with water. | 2 days |
| Was Insured previously aware flood may occur at the property? | No |

NEXT STEPS



| | |
|---------------------------|------------------------|
| Insured | Nil |
| MYIF – Next Report | We will report to RACQ |
| Your Office: | Nil |

MYIFREEMANS LTD



Email: brisbane@myifreemans.com.au

Attachments: None



myifreemans

Tax Invoice

| | |
|-------------|-------------------|
| INVOICE NO. | BR085550-1 |
| DATE | 17-Feb-11 |
| TERMS | 30 Days |

| |
|---|
| INVOICE TO |
| RACQ Insurance Brisbane PO Box 3004 LOGAN CITY QLD 4114 |
| |
| 50 009 704 152 |

| |
|---|
| REMIT PAYMENT TO |
| MYI Freemans PO Box 36 St Leonards NSW 1590 Fax: 02 9436 1367 Email: receivables@myifreemans.com.au |
| |
| MYI Freemans Limited ABN 86 111 653 386 Bank: Westpac, BSB [REDACTED] Acct No: [REDACTED] Branch: 601 Pacific Highway, St Leonards, NSW, 2065 Please quote BR085550-1 on remittance and eft payment |

| |
|--|
| DESCRIPTION OF SERVICES |
| Claim No: [REDACTED] MYIF Ref: [REDACTED] |
| Insured: Mr C & Mrs N Sharp |
| Situation of loss: [REDACTED] Schmidt Rd Fernvale QLD 4306 |
| Date of loss: 11 January 2011 |
| Claim type: Flood |
| CAT Event: 2010 Post 24 Dec QLD Storm-Floods |

| INVOICE DETAILS | | | | |
|---|-------|-------|------------------|---------------|
| DESCRIPTION | QTY | UNITS | RATE | AMOUNT |
| Professional Fees | | | | |
| Set Fee - Catastrophe Professional Fees | | | | 695.00 |
| | | | Sub Total | 695.00 |
| External Services | | | | |
| | | | Sub Total | 0.00 |
| Travel | | | | |
| Actual Mileage | 119.8 | km | 2.00 | 239.60 |
| Free Mileage | -100 | km | 2.00 | -200.00 |
| | | | Sub Total | 39.60 |
| Disbursements | | | | |
| | | | Sub Total | 0.00 |

| | |
|-------------------|---------------|
| NET TOTAL | 734.60 |
| GST | 73.46 |
| TOTAL \$AU | 808.06 |