

<i>Name of Witness</i>	SPACKMAN Graham Bruce
<i>Date of Birth</i>	[REDACTED]
<i>Address and contact details</i>	[REDACTED] Emerald
<i>Occupation</i>	Agricultural Consultant
<i>Officer taking statement</i>	Detective Senior Sergeant Mark Reid
<i>Date taken</i>	17 August 2011

Graham Bruce SPACKMAN states:

1. I am a [REDACTED] year old man and I currently reside at [REDACTED] Emerald. I have lived in Emerald for 32 years and have owned and run my own business for the last 22 years. I have a degree in Rural Science and my business provides advice to growers in the production of all broadacre dryland and irrigated crops. My business takes me around the District in all directions from Emerald for about 200 kms.

**INSURANCE**

2. As a result of the 2010/2011 flood event in Emerald I received damage to my residence at [REDACTED] Emerald. I am insured with AMP for home and contents. We first obtained the policy in 2003. In 2011 I made a claim for damages from the flood event of around \$15,000.00 which was fully paid.

*I am able to provide a copy of the Insurance Policy dated 23 June 2011 to assist the commission.*

**TENDERED AND MARKED EXHIBIT NO.....**

3. I have had previous conversations with the insurer about flood cover. After the 2008 we had no flood cover, but we did obtain flood cover some months later in May or June 2008. At that time we received our policy disclosure documents.

[REDACTED]

Witness Signature..... Signature of officer .....

4. As a result of the flood in 2010/2011, I made a claim in January 2011. I have attached some email correspondence with the insurance company, after the original claim application was lodged by my insurance broker on our behalf. The request was originally made on the telephone to my insurance broker.

*I am now able to provide a copy of that email to the insurer AMP dated 4 March 2011.*

**TENDERED AND MARKED EXHIBIT NO.....**

5. An Insurance Assessor came to our address approximately one week later. We then maintained contact with the assessor on the telephone. The claim was settled to our satisfaction. Their performance was excellent. We did have some delays with the processing but they were inconsequential considering the volume of claims statewide. We were kept informed by the insurer with SMS messages approximately each week.

6. An issue that I do wish to discuss is that we were discouraged from seeking flood cover at the commencement of 2003. We were told by our broker that it would be either too expensive or difficult to obtain. We did not pursue the matter of flood cover as part of our home insurance any further at the time.

7. I think to enhance the performance of insurers in relation to possible future natural disasters, we should initiate some means whereby customers can better understand what their policy covers. Importantly, this could be done by broadening or simplifying the definition of 'flood' to cover water inundation from any source.

**LAND PLANNING**

8. The property I am currently living in is [redacted] Emerald which is [redacted] [redacted] in the County of Dennison in the Parish of Selma. The house is approximately 8 years old and the surrounding houses range in age from 1 year old to over 50 years old. We have no industrial areas nearby.

[redacted]

Witness Signature..... Signature of officer .....

400 George Street Brisbane  
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Queensland 4001 Australia  
Telephone 1300 309 634  
Facsimile +61 7 3405 9750  
www.floodcommission.qld.gov.au  
ABN 65 959 415 158

9. Our council did amalgamate from the Emerald Shire Council to the Central Highlands Regional Council. Our property is zoned residential and we do not have any industrial businesses in our area other than a child care centre.

10. As I have mentioned we were affected by the flood of 2010/2011. The source of the flooding was due to massive inflows of water into the Fairburn Dam which then flows down the Nogoa River to the town of Emerald. The water came into my property, rising gradually over 3-4 days, until the land and buildings were inundated to a depth of approximately 1.5 - 1.8 metres (depending on the position on the sloping block). We had had a similar major flood in January 2008, which was 0.7 metres lower in height. There has been no government action to reduce the flood risk since either flood.

11. I have taken some action since the floods by writing to the Central Highlands Regional Council supporting and recommending various measures designed to mitigate against future flood risk in Emerald. I later received a letter outlining actions being considered, and I also attended a verbal meeting with the Mayor.

*I am now able to produce a copy of the letter that I sent to the CHRC dated 20 April 2011 discussing mitigation issues.*

**TENDERED AND MARKED EXHIBIT NO.....**

12. I am aware that the CHRC has approved numerous residential developments in recent years likely to have exacerbated flood risk due to the built up areas in the subdivisions. These are observations on my part and I have no correspondence in relation to this matter.

13. When we constructed our home we built 1.2 metres above the 1 in 100 year flood level that was provided by an experienced local surveyor as there was no information available from the CHRC at that time. The Council then approved the construction in



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2003 and at that time I considered I had the best available flood information that was available.

14. At the time of construction we used a local solicitor for the conveyancing of our home, and as far as I recall no representation was made with respect to flooding. I don't recall any recommendations being made to conduct flood searches.

15. I am not aware of any flood mitigation controls in the Emerald area other than the effect that the Fairbairn Dam has on the town.

16. As a result of the 2008 flood which inundated our home by 30 cm, we raised our house by 1.0 metre in 2008. These home renovations were approved by the Council. In 2011 the flood was 70cm higher than in 2008. As a result of the flood in 2011 the water level was high enough to partially wet the floor of our home and damaged our carpeted areas. We are also currently undertaking modifications in the garage to better cope with future floods, such as constructing high level shelving and a mezzanine floor, as well as substantial changes in landscaping to improve the capability of our premises to better cope with future floods.

17. I have some suggestions on what can be done to minimize flood risks in the area.

- The Council needs to clear drains in the northern part of town to improve drainage (the LNI drain is one case in point).
- Remove impediments to water flow currently caused by the levee bank that the rail lines sits on. During the 2008 flood, the water on the southern (upstream) side of the railway levee was said to have been 0.8 metres higher than the water on the Northern (downstream) side, illustrating the 'damming' effect of the railway line. I am led to believe that similar height differences occurred in the 2011 flood.
- Consider a second outlet from the Fairbairn Dam into the Sandhurst Creek/Comet River catchments to reduce high levels of flood flow through Emerald by diverting significant quantities of flood water away from the town.

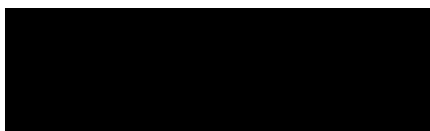


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18. I think the single biggest flood mitigation measure in Emerald would be to reduce flood flow through town in the first place. Diverting some of the water flow from Emerald via a Sandhurst Creek bypass would achieve that. This would be the only way to protect the vast number of homes (>1000) and businesses (approximately 100) likely to be flooded in future similar major flood events. Climate forecasts suggest that extreme climate events are likely to become more frequent in the future.
19. The modification of the rail line levee or the dam bypass as described would not come cheaply, but the cost of flood repairs to residences and businesses after the 2011 flood (and 2008 flood) has been many millions of dollars. Uncertainty of authorities to act decisively and quickly to reduce future flood risks is causing anxiety among those residents unable to raise their homes to reduce their flood risk, and significant extra costs to those currently raising houses. Just in our neighbourhood alone, eight houses (that I am aware of) have been raised in the last few months, costing in the order of 0.5 million dollars. A commitment to act decisively to reduce flood risk in Emerald is urgently sought by the authorities.

G B SPACKMAN



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Classic Home and Contents Insurance  
Renewal - Insurance Account



043

MRS S.D. SPACKMAN

EMERALD QLD 4720

**Amount Payable: \$1,423.88**

**Due Date: 23 Jun 2011**

Your Policy Number: [REDACTED]

Your Adviser: [REDACTED]



Insurance type	Description	Amount
Classic Home and Contents Insurance	[REDACTED] EMERALD 4720	\$1,204.13
	Home Sum Insured	\$728,000
	Contents Sum Insured	\$166,000
	(this includes Portable Contents cover)	
	Plus GST	\$120.41
	Plus Stamp Duty	\$99.34
	<b>Total annual amount payable</b>	<b>\$1,423.88</b>

For more information, please contact your Adviser: MARK [REDACTED] PTY LTD, phone: 07 [REDACTED]

**Did you know AMP automatically includes cover for flood? \***

All AMP Home and Contents Insurance policies automatically include cover for a flood caused by rain. This includes water pooling, overflowing or spreading from rivers, canals, creeks, lakes and dams. We also cover storm water run-off as well as other types of water damage to your home, such as leaks from dishwashers, washing machines, rainwater down pipes, even waterbeds.

For further details please refer to your Product Disclosure Statement.

\* Exclusions apply to some items of property. Nothing within this material should be taken as advice or a recommendation to acquire any product. Please read your Product Disclosure Statement before making any decision regarding home and contents insurance. Contact your Adviser for a copy.



Enquiries 131 436

**Graham Spackman**

**From:** "Graham and Sheryl Spackman" [REDACTED]  
**To:** "Graham Spackman" [REDACTED]  
**Sent:** Friday, 4 March 2011 11:31 AM  
**Attach:** hppscan33.pdf  
**Subject:** Fw: Claim no. [REDACTED] - G & S Spackman, [REDACTED] Emerald Qld.

Cheers,

Graham and Sheryl Spackman

[REDACTED]  
[REDACTED]  
Emerald Qld 4720

**From:** Graham and Sheryl Spackman  
**Sent:** Monday, February 07, 2011 8:22 PM  
**To:** [REDACTED]  
**Subject:** Claim no. [REDACTED] G & S Spackman, [REDACTED] Emerald Qld.

Dear Sir/Madam,

Please find attached scanned invoices, quotes and other details in relation to the above flood insurance claim for our residence at [REDACTED] Emerald, Qld.

Descriptions of each item are as follows, and as per the assessor's 'Property Claims Customer Information' form, and following discussions with a Suncorp insurance company representative (named Matt) recently:

**1. Invoices and receipts for expenses incurred to date.**

MDF shelving - replace shelving lost in the garage. \$61.76  
 CQ Pump and Irrigation - replace lost garden pump supply line from the river, re-install and commission pump, replace watering system control unit, etc. \$2310.00  
 Christians Plumbing - replace damaged gas fitting etc to exterior wall of house. \$381.82  
 Antz Digital Antenna Service (expenditure authorised in recent phone call) - replace damaged coaxial cable , etc. \$440.00 (two invoices, as job could not be completed on the first visit).

**2. Quotes obtained.**

Allen's carpets - quote recently accepted verbally (no additional quotes needed). \$9759.50  
 Super Cheap Auto - replace 12V air compressor. \$159.00  
 Central Highlands Tools - replace bench grinder, bench drill, spirit level, coil nail gun. \$968.40  
 Emerald Home and Hardware Centre - replace garden light set. \$58.75

**3. Additional damaged furniture item (we omitted to raise this with the assessor at the**

4/03/2011

time of her visit, and a quote was authorised in the recent phone call). Atmosphere Furniture and Electrical - replace bookcase (photo of bookcase showing damaged base included). \$589.00

**4. Other matters.**

**\$550 cash payment** approved for repairs to front fence and garden edging, replace rain gauge and assortment of screws, nails, nut and bolts.

**Polished timber floorboards.** Following the flood the floor boards became cupped, owing to the underside (but little of the top side) becoming wet. The assessor took photos of this. We are hopeful that the boards will flatten out as they dry out, and that no repair will be necessary. This situation will be monitored, and we will contact you if repairs becomes necessary.

At this time it would appear that the automatic watering system is functioning satisfactorily, following repairs to the pump, suction line and controller, as outlined above.

Please contact me if you require further details in relation to the above.

Graham and Sheryl Spackman

[REDACTED]  
Emerald Qld 4720

[REDACTED]  
email [REDACTED]

4/03/2011



The Mayor  
Central Highlands Regional Council  
Cnr Borilland Egerton Sts  
Emerald Q 4720

cc. Bill Wilkinson.

Wednesday, 20 April 2011

Dear Sir,

**Re: Flood mitigation plans for Emerald.**

Being unable to attend the March 28<sup>th</sup> consultation meeting on the recent flood and future flood mitigation plans, I would like to make the following points in relation to these matters.

1. I support initiatives to improve the flow of flood waters through town. These include improved maintenance of major drains and removal of the flow restrictions imposed by inadequate culverts and drains through the railway line. In particular, I believe that removing the rail line levee bank on the western bank of the river and replacing it with pylons or some similar structure, will greatly reduce the 'damming' impact of the current structure during high flood flows. Indeed, flood height records for the 2008 flood show that inundation of our own residence in the Gray/Riverview St area would probably not have occurred if the water had not been 'dammed' back by the current rail levee bank.
2. A significant amount of flood damage and repair costs incurred by residents, businesses and community organisations could be avoided after major floods if there was less water flowing through town and the flood height was reduced accordingly. The Fairbairn Dam system and Emerald town circumstance is quite unique compared to many other flood-prone places in Queensland, in that there is an opportunity to divert a significant quantity of flood water around the town by building an additional Dam outlet that allows some high-level flood water to flow into the Sandhurst Creek system.

It may not take too much excavation to construct a by-wash that would allow a portion of the water to spill into tributaries of Sandhurst Creek when the Dam is overflowing at a significant depth over the current spillway. Mosquito or Kamel Creeks are just a couple of creeks that spring to mind, and there are likely to be others that may also be suitable. This water diversion could substantially lower the height of water over the main spillway in a major flood, and greatly reduce the flood risk in Emerald. Diverted flood water would re-join the Nogoia/Comet/Mackenzie river system near Comet, but Comet landholders are unlikely be significantly adversely affected as they would only be getting the flood water that they already get with the current system.

Although there could be increased flood risk to landholders along Sandhurst Creek and possibly to some road and rail infrastructure, major floods are a relatively infrequent event. Additional damage or disruption due to infrequent flooding along Sandhurst Creek would be only a small price to pay for the long-term benefit of a significant reduction in damage, repair costs and disruption that a flood like that in 2011 can cause to the general community and Emerald-based businesses servicing the entire Central Highlands.

I strongly encourage Council to co-ordinate an engineering or hydrological feasibility study of this proposal, and to present the proposal to the up-coming Flood Enquiry. I am happy to discuss these matters further with you or any other relevant person(s) at any time.

Yours faithfully, /

[Redacted Signature]  
Graham Spackman [Redacted], Emerald).