

FAX

TO: *Flood Contr. of Ingenuity* DATE: *1/1*

COMPANY: *Barbara & Ekhuson* FAX: *9/10/11*

FROM: *Submission* OUR FAX: *9/10/11*

SUBJECT: *Submission* PAGE: *4 of 1*

If you have not received all pages, or received this one by error, please phone

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7 October, 2011

Queensland Floods Commission of Inquiry
GPO Box 1738
BRISBANE QLD 4001

SUBMISSION TO QUEENSLAND FLOODS COMMISSION

I, BARBARA LINDA ETCHISON (nee Tighe) live at and am the owner of [REDACTED] Beck Street, Paddington Qld 4064. I am [REDACTED] years of age and I live alone.

History of the Property

At any time when there is excessive rain, my property at the back fills up with a considerable amount of water which comes from adjoining properties from three sides. The cause of this situation is the fact that over recent years neighbours have been building up their properties to the point that their properties are higher than mine and water pools in my backyard. Whereas previously the adjoining property was 4 to 5 feet below mine, it is now higher than my property following council approval. Therefore water flows into my property causing me great inconvenience as the water floods my path in the backyard to the point where there is 3 feet of water in my backyard.

This is despite the fact that I have spent considerable amount of money installing drains to rectify the problem of flooding. I have also on several occasions asked the Council to have an engineer look at my property but to no avail. So I am at a loss as to what to do.

Events of January 2011

In the month of January 2011, on approximately Tuesday 11th and leading up to that date, we had excessive rain so my yard was filling with water. By the 12th January the water was approximately 3 feet deep.

Between Tuesday and Friday and before the water started to recede, the water level in my home was at least 6 feet deep at the lower part of my house and 5 feet deep at the higher part of my house.

Due to my age and the devastation that surrounded me, I am not absolutely certain of all the details, however I am sure that this event was between Wednesday 12 January and Friday 14 January, when I believe the water started to recede.

Not being familiar with floods, and living on my own and not having a network of friends able to help me, when it appeared there was talk of a flood on the radio, I made a phone call to the Brisbane City Council to check the situation. I was told that I was not in a floodplain and that the water levels here at my home would be .2m below the lowest part of my property and .8m below the highest part of my property.

I was not quite convinced about this information and made a second phone call about 15 minutes later, only to be told the same information. My girlfriend living on Baroona Road had also phoned regarding her property and mine and was given exactly the same information. With this information I was not overly concerned and therefore ill-prepared for the events that were to follow in my home.

However I did make attempts to elevate some of the lighter furniture and remove bottom drawers on to a higher level, as much as I could lift at my age and physical ability. To the best of my recollection it was on Wednesday 12 January that I came to the house to check yet again after my brother had phoned and given me advice to leave the property.

To the best of my recollection it was Thursday morning when the water was at its highest. I was making an attempt to get back to the house to put my belongings on higher places, i.e. the top kitchen cupboards. When I arrived at the property the water was above my ankles and when leaving it was up to my shoulder. I was accompanied by my friend, Sister [REDACTED]

Some hours prior to this, between Wednesday and Thursday, I noticed water at the Milton School and then as time passed it came seeping out onto the streets. On coming to the house when the water was ankle deep and later at a deeper level, I noticed the water was regurgitating backwards. That is the water was regurgitating from the stormwater drains. This looked like swirling water in the form of rings.

At this point (before the peak) the water had already entered the first floor of my home which was one to two feet from flooding the mezzanine floor (the back section of my home).

Later on Thursday or maybe even Friday morning, I was able to come inside my property and with the help of a man with a kayak, we entered my property. I tried to get in to inspect the property. The water was at a level that forced the use of the kayak. There was water in the streets and people were not able to walk on the street because of the water.

It would be my impression that the worst of this was at about 4 a.m. on Thursday having been in the house in the late hours on Wednesday. This is when the water was up to my shoulders.

Insurance Refusal

During the course of this event, I phoned my insurance company, giving them details of what had happened but was quickly told that my insurance would not cover the property even because it was flooding from Riverine.

The woman was casual, cool and certainly not very empathetic. She did not understand the situation at all. I asked a few questions but got what I felt were routine type answers and I asked for a copy of my policy to be sent to me. A copy arrived. She said she'd get back to me but to no avail. So time passed by.

Approximately a year before the January 2011 floods, the insurance company had accepted and paid on a claim when a Council heritage stormwater pipe that had burst in

the yard next door to mine. The pipe was underground and blew up through the neighbour's yard causing expensive damage to the lower part of my house and the fences.

I refute the suggestion that I experienced a Riverine flood. My flooding was from the Council's stormwater drains not the river breaking its banks. The water came up from the stormwater drains. I saw this with my own eyes.

The following are the reasons why I believe there was backflow flooding into my suburb. The depth of the Brisbane river and the height of the stormwater pipes that drain into the river are situated approx. 30cms below the bank of the river. This in combination with the velocity of the water coming out of the dam and the king tide at the same time, the pipes being only 30cms down, with the river rising covered the stormwater outlets causing backward pressure causing water to flow back up to low-lying suburbs some kilometres from the river.

Much time has passed and the question of insurance has not been resolved and the Alliance Insurance company who I am insured with, has made no attempt to help me. The only thing they have told me is that they won't pay for anything.

The approximate cost to repair my home back to a liveable condition was approx. \$200,000. Of this amount there is a shortfall of \$80,000 that I have ^{to pay} paid myself, despite some assistance from some charities and the government grant, which I received approximately 5 months after the event.

The fact that I have had no help and had to do this all myself and the lack of concern shown by the insurance company, has caused a lot of stress to me as a [redacted] year old woman without family support etc.

With the situation the way it has been and the lack of interest of the Alliance Insurance company, together with their poor attitude, has caused me to bear the brunt of this event pretty much singlehandedly. This includes heavy physical work that has continued since January, unbelievable stress, and I've had a lack of income.

The Alliance Insurance company have placed me in a very serious position regarding my health - to say the least. My home is also not completely restored to its initial condition due to my lack of funds and the fact that at [redacted] years of age and with my medical condition I can no longer do the work required to complete the home restoration.

As I said previously I had just completed restoration of the previous flooding of the lower part of my home when the January flood occurred. The insurance company saw fit to pay the claim when the water came from a Council pipe which burst due to pressure of backflow. Why then will they not accept this claim which is due to back pressure through the pipe system - stormwater drains - which did contain the water of the heavy rain. *It was water that never got into the river to come back from the river -*

The water of the 2011 flood came from high up, down the hills to the stormwater. This water was pushed back before it reached the river - so it was not from the river - 'riverine' as claimed by Allianz (Flood of 2011). The previous flood caused by the

burst pipe in the next door neighbour's property was also full of rainwater obviously not able to get out and the back pressure caused it to burst.

What is the difference?

Why won't Allianz accept this claim as well.

I have other policies with Allianz Insurance and have over the years been a good customer. I would have thought that this would have been given consideration as well – rather than the rude, carefree, heartless response to my phone call when I rang to put in my claim.

Outcome

The outcome of the above is that due to the situation as explained, I am now in a position where I have suffered a torn cartilage in my knee caused by the heavy lifting and will require an operation in the near future. More recently I suffered heart failure having days in coronary care in a major hospital due to over work and complete exhaustion from the events relating to the floods. I had to leave my home for 8 months in very unsatisfactory situation. All of these events have caused me a great deal of expense with medical bills associated with the heavy lifting and heart failure.

*Today I am
to be admitted again to coronary care so try to regulate my heart!*

I would also add that as far as my social life is concerned, this came to a standstill on January 11, 2011. I am at a point where I am at the end of my tether. The help that I require in my situation may not fit nicely into the boxes that the insurance company has, therefore they must fulfil their obligations to be honest enough to look after their long-standing clients.

The end result at the moment is that I now have a heart condition that will only continue and be exacerbated by further stress as well as a knee condition that needs surgery and a bunch of bills that need to be paid.

And I consider myself to be disadvantaged by the insurance not accepting my claim without a good reason (as they accepted my claim in a similar situation one year previously).

I would like to invite the Flood Inquiry Committee or their representative to visit my property to see for themselves the situation which is not easy to explain on paper.

Thanking you.

Very sincerely,

Barbara L. Etchison