

To the Queensland Floods Commission of Enquiry

Some of the issues I'd like to bring to your attention.

About my situation

I live Tennyson, Qld 4105 and own a rental property in Barellan Point, Ipswich, which I bought over 2 years ago. Both houses are on mortgages. My intention was, when I retire (I am 62 year old) to sell the Tennyson house and move to the Barellan Point house, which has a lot of land and is also cheaper.

While the Tennyson house was spared by the flood - albeit only just - the Barellan Point property was severely damaged by the flood. Luckily, it was well built, the structure is still sound. However, the inside was fully destroyed and would cost from \$70,000 to \$90,000 to become liveable again.

So far, the insurance has refused the claim, and I also haven't received any relief support by the government, as it was rental property and its structure is still sound.

Some of the issues

#### 1. Inadequate Flood warning

I work in the City. On Tuesday, 13 January around 10am, I received a call from a friend who lived in West End, who warned me about the coming flood. That was by chance, as he happened to be at home that morning and directly received the order to evacuate from his house. Following that warning, I asked my manager to leave early and was accepted. Most of my colleagues just start enquiring the Internet for information about the looming flood. When everyone eventually got the order to leave, it was after 12pm.

For some people it was really late. A colleague of mine, for example, who lives at the Sunshine Coast, almost got stuck on the Bruce Hwy. He only just made home that day thanks to the flexibility of his motorbike.

I arrived at home around midday that Tuesday. After having watched the Premier's speech, I tried to call my wife, but she was with clients and had her phone turned off, so I only reached her after 2pm. Together, we tried to work out what to do or where to go, as Tennyson was highly at risk. Eventually we decided to stay, it was late, we were very tired. After having ascertained the way to escape through the roof, we went to bed...

There were people that were even less prepared. A friend couple of mine, for example, who run a take-away, came home late that Tuesday night, after having picked up the two small kids from a family day care. They went to bed immediately, only to get up next morning, around 7am and to realise water was enclosing their house in the suburb of Oxley. They could only manage to grab a few pieces of clothing for the kids before escaping in the car over the driveway full of flood water.

#### 2. Insurance

A few days thereafter, while still enjoying the miracle, as the rain stopped right after our nightly prayer, I received news from the property manager that said our rental property was severely damaged.

It took another few days before the Ipswich Hwy was free for us to visit the Barellan Point house. That night I called the insurance to lodge a claim. The NRMA employee who answered the phone was as friendly as ever, but at the end said something which made me feel very uncomfortable, something like: "Remember this is not a claim, but it is FOR CONSIDERATION ONLY". I had never heard the term "for consideration only" in any claim calls before. To me that was a hint that NRMA knew they were going to refuse the claim.

### 3. Whose catastrophe?

I believe the Brisbane's and Ipswich's flood was absolutely avoidable or at least the extent is much milder than it actually was. Two things went through my mind when I was listening to the frightening Premier's speech on the Tuesday, 11 January: (a) the ones who were responsible for running the Wivenhoe Dam did a bad job to have "stick to the manual" in an extraordinary climatic situation (b) at some stage, the Qld State government has lost the sight of the real purpose of the Dam, that primarily is to protect Brisbane's inhabitants, who have paid for it.

Thank you for giving me the opportunity to say what I wanted to.