

Statement of Witness

Queensland Floods Commission of Inquiry

<i>Name of Witness</i>	Raymond John BYRON
<i>Date of Birth</i>	[REDACTED]
<i>Address and contact details</i>	[REDACTED]
<i>Occupation</i>	Unemployed Real Estate Agent
<i>Officer taking statement</i>	Detective Sergeant Paul Browne
<i>Date taken</i>	15/09/2011

I, Raymond John BYRON state:

1. I am [REDACTED] years of age and currently reside in Esk. I work as a Real Estate Agent but am currently unemployed. My home was flooded in January 2011 and as a result of the flood, on 14th June 2011 I made a submission to the Queensland Floods Commission of Inquiry.

I am able to produce a copy of that submission (Attachment 1).

Exhibit number

INSURANCE:

2. At the time of the flood my home was Insured with RACQ, and I lodged a claim (No. HHO1270896). According to a short letter from RACQ dated 31st May 2011, that claim is apparently now "settled", however I am not happy with that so called "settlement".
3. At that time I held a couple of different policies with RACQ. Policy #: 16943634P6 was for the premises at my home address ([REDACTED] Esk). I did not hold a home contents policy at the time due to financial difficulties I was having, but did have some other comprehensive Motor Vehicle & Third Party Insurance policies with RACQ.

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4. I took the home policy out on 16th July 2008 and have renewed it annually each year since then. Originally I secured the policy over the phone, during a phone inquiry on comparison of premium rates with another Company. The premium rates offered by RACQ for both Home Insurance and Motor Vehicle Insurance were lower than my previous insurer, and I took details for replacement of both policies with RACQ over the phone. At the end of those procedures, I think I recall some form of 'statement' being read to me, but I cannot recall the details. I do not recall any mention of 'flood'.
5. Details of the new Policies arrived by mail a short time later. That contained details of Policy numbers, monthly premium rates and direct debit details etc. and included all information I must provide to RACQ. I do not recall ever having a copy of the actual Insurance policy and cannot recall having ever been provided with any Policy Disclosure Documents (PDS). Regardless of that I would not be able to provide a copy as anything I had was lost with all of my furniture and personal possessions in the flood. Since January 2011 I have made several requests to RACQ for a copy of my home Insurance policy, but these have been ignored.
6. Following the flood on 10th January, on 17th January I contacted RACQ by phone and made a claim. This was only after numerous prior attempts at getting through on the 137 202 telephone number. When I did get through I was on the phone for approximately 20 minutes outlining the details of the claim. Having lost everything in my home I had no records of my policy available to me and could not provide anything other than my personal details. The female call-taker simply took my name and address, date of birth etc. then located my policy details through her own records.
7. She then asked a series of questions in relation to the event and subsequent claim, while recording my answers. I was advised to take photos if possible and advised my claim would be placed in the system for processing and someone would be in touch in

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due course. I was also advised that the call-taker was unsure when that would be, due to the enormous number of claims being lodged as a result of floods and cyclone.

8. Despite lodging a claim, apart from the claim number (HH01270895) which was provided verbally during a confirmation call from RACQ about 2 weeks later, I never received any relevant documentation in relation to the actual claim.
9. On 1st February 2011 a Loss Assessor (Bob GATES) from MYI Freemans Toowoomba Branch attended my property and took numerous photos and measurements. He was very helpful and understanding of my situation. On 21st February 2011 two assessors (Brett HOLT and an un-introduced colleague) from Stream Group attended. It was never explained to me who Stream Group were but I assume they were a company engaged to quote on what was required and organise repairs to my property. They both took numerous photos, narrated movie footage and measurements of the damage to the entire property. On the day they both showed concerned that I was 'living' in what was left of my damaged home.
10. After that I heard nothing more from anyone until receiving a phone call in early March from RACQ. On that occasion I was advised that all details of my claim had been processed, and they were now waiting on results of a Hydrology Report (on the type of flooding), to establish if in fact RACQ was going to accept the claim. That phone call was the only self-initiated (by RACQ) direct contact (written or telephone) that I received from my Insurer during the entire course of the Claim process.
11. In late March (cannot recall the exact date) Bob GATES from MYI Freemans rang me to advise RACQ had accepted my Claim, and he "imagined" Stream Group would be in touch shortly, regarding repairs to my home.

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12. After hearing nothing from anyone after Mr. GATES' call, on 13th April I telephoned the Stream Group switchboard and was eventually transferred to a lady Diana POLLOK. She was very helpful and advised they were ready to proceed with commencing repairs to my home as Mainz Developments had submitted a "very reasonable quote" and would be prepared to commence almost immediate work on repairs. She advised she would forward to me by e-mail a Scope of Works document for my acceptance. I received that e-mail soon after and at that time discovered the Scope of Works was 'incomplete' (over half the perimeter fencing [front and rear but no sides], front foyer, front door, laundry and some bi-fold doors on the dining room / kitchen area were missing). I again rang POLLOK on the number she had provided and was informed by another person that Ms. POLLOK was busy, but would get back to me as it was possible the Scope of Works would have to be "reassessed". I did not receive any more contact from Ms. Pollok or anyone at Stream Group.

13. On 14th April I again attempted to contact RACQ on 137 202 and was finally fortunate enough to get through. After providing my claim No. to the operator I was transferred to the appropriate department, only to be advised the person handling my claim was unavailable, however an e-mail would be forwarded to them providing my details of contact for a return call.

14. On 15th April Mr Craig MAINZ from Mainz Developments arrived at my home to measure up the works required. I advised him of the areas of work missing from the Scope of Works, and he measured up the missing areas and stated "I'll have this submitted to them this afternoon", before leaving.

15. Five days later, at 2.42pm on 19th April, I received a return call from a lady who was an assisting RACQ Team Leader with the handling of my claim. During that call, a variety of issues were discussed including time delays, lack of information, family health matters (other relatives living adjacent to me on the neighbouring property) and the suggestion by Stream Group that my claim be "reassessed".

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16. I requested RACQ consider a payout of my claim to enable me to avoid all the delays and secure my own qualified builder to commence immediate work on repairs to my home. I was informed that "Mario" would look into it, discuss that proposal with MYI Freemans, and get back to me. From that date on I heard nothing more from RACQ, MYI Freemans, or Stream Group.
17. On 10th May and due to a complete lack of contact or information from any party, I forwarded a very detailed e-mail to all parties concerned and expressed my demand for a payout from RACQ. This included my reasons for that request and copies of that correspondence are attached to my submission to the Commission of Inquiry.
18. At 12.54pm that same day a female person (who I would describe as indignant) from RACQ "Assistant to Mr. De LEO" rang my mobile, stating she had been asked to call and advise me of a payout figure. She asked if I had a pen and supplied me with 3 initial figures (main dwelling repairs; laundry repairs; fencing repairs) and then a total amount. No discussion was invited and the call ended. I was not given any advice as to how that payout figure was determined and no quotes for the repairs were provided. It appeared to me at that time that the situation had reached a point where it was either take it or leave it.
19. Later at 2.59pm that day in his e-mail to MYI Freemans, Stream Group, and myself, Mr. Mario De LEO from RACQ described that call as having "reached and agreed resolution with Mr Byron in the form of a cash settlement for all required building repairs". [REDACTED]
20. At this point my claim has never been settled to my satisfaction. At no time did I receive direct contact or advice from anyone at RACQ who has handling my claim, and no contact details were ever provided to me for direct contact to inquire about the progress of my claim. The only number [REDACTED] was the 137 202 number [REDACTED]

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found on the RACQ website, through which a number of aborted (due to the length of time on hold) attempts were made to enquire about my claim.

21. When, after 4 months I became fed up with that situation and demanded a payout (so I could arrange repairs to my home), [REDACTED]
[REDACTED] I am absolutely disgusted with the way I have been treated.

22. On 10th May I forwarded a copy of my email to RACQ, MYI Freemans and Stream Group, to Mr. Shayne NEUMANN MP (local Federal Member) asking if he was able to assist. The nature of that complaint was lack of information; contact; action; plus length of time waiting. NEUMANN immediately forwarded that e-mail on my behalf to the Insurance Council of Australia.

23. On 24th May I requested by e-mail a full Internal Review of my claim with RACQ. This was asked for on the basis the 'payout' figure I had received was in my opinion far below the true value of repairs that were needed to my home (far below in comparison to six RACQ quotes for repairs to six much smaller neighbouring homes adjacent to my home and far below two of the three quotes submitted to Stream Group for repairs to my home).

24. Again on 30th May, I forwarded for the second time a fully updated record of all e-mail correspondence with RACQ to the Insurance Council of Australia, requesting their assistance. To date no reply or acknowledgment has ever been received from the Insurance Council of Australia.

25. No reply to or acknowledgement of my request for a Full Internal Review of my Claim No. HHO1270895 has ever been received from RACQ. There is a Complaints Process outlined in the Insurance Industry Code of Practice, however it appears that doesn't apply and RACQ are unaccountable to anyone.

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26. On 2nd June I received a short letter from RACQ (dated 31st May 2011), itemising a breakdown of the amount of \$62,298.84 in "Settlement" of that Claim and advising "Please note, this now confirms full and final settlement of your claim". That "Settlement" did not permit my original intentions of employing the qualified local builder, or indeed, the full use of tradespeople to complete all the repairs required, so I am forced to do whatever tasks I can handle myself.

27. At that point, I decided that the time, money, and psychological effort required to pursue RACQ further would simply have an adverse effect on my health, more importantly, my family, and would achieve nothing. Sadly, I feel sure there are many other unfortunate victims of the insurance system who find themselves in a similar position.

28. From that day on I have continued attempting to repair the damage to my home and property, utilising my own 'handyman' skills as much as possible to stretch the limited funds made available by the so called RACQ "Settlement". After six months of living in a 'kitchen', my current aim is to repair my home the best way I can and attempt to 'get a life back' and enjoy it with my family. Currently I am still 'living' in the kitchen, having myself removed all other internal wall linings, doors and door-jambs, cupboards and shelves, tiles and floor coverings, and continuing with external repairs and cleanup, while waiting for assistance with the next phase of internal gyprock installation. Eventually, my home will be returned to something like what it used to be, but it will take time.

29. The natural disaster we experienced has left us totally devastated and shattered, having lost almost everything I owned. The ability to 'live' on a daily basis whilst faced with a huge and debilitating mess to clean up has at time reduced me to utter despair and desperation. Everyone pays insurance premiums in an attempt to cover themselves and their property for such serious events and with the belief insurance cover will assist in some small way, in recovery. I like many others was relying on that insurance, this is what it is for but in reality that didn't happen.

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30. Many generous people gave millions of dollars to assist the thousands of victims in their recovery, but 'red tape' prevented that money getting to people for almost as long. Desperate people went without and battled on the best they could, but in the end many victims suffered again as the criteria imposed on the allocation of funds, restricted claimants ineligible for a payment from the "Premiers Disaster Relief Fund" where Insurance companies had paid out.

31. Recently I received a phone call followed by a letter from the Premiers Disaster Relief Appeal, advising my application for assistance had been unsuccessful. The reason quoted "information available indicates that your insurer has made a contribution to repair your home". In effect this means anyone who received a contribution from their insurer (however minor or insignificant to the real cost of repairs) is simply on their own and left to fend for themselves while attempting to repair their home with whatever scraps they were thrown by their Insurer. I outline my own experience as an example only, as my interpretation of the donors' intended recipients would be those unfortunate people who were entirely let down by their Insurers.

32. After prolonged and unprecedented natural disasters, the Insurance Industry called for Hydrology Reports. Those reports were released on 20th February 2011 (released on the Insurance Council of Australia's website), six weeks after the events of January 10th and while those Reports were being compiled whole families were surviving on handouts, living in sheds, make shift caravans, tents or bordered off sections of their ruined homes (some are still there). The Insurance Industry simply refused to pay some claims, paid others a 'pittance' in comparison to the damage caused to property and in some cases overpaid some claims of minimal damage.

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33. Most people affected do not have the time, money, or indeed the 'will left' to pursue their individual cases through legal channels. They are quite literally attempting to retrieve a 'life' the best way they can with what they have been given by insurers. In most cases these people will be years doing so, whilst insurers are well aware they are in no 'danger' of repercussions. Who or what, gave insurance companies the right to treat seriously suffering people as a 'commodity' for months on end, while they simply concentrated on seeking technical ways to escape meeting their obligations?

I am able to produce copies of the letters and other correspondence referred to in this statement (Attachment 2).

Exhibit number

INSURANCE RECOMMENDATIONS:

34. Insurance needs to be made 'clear' to all concerned and you are either insured or you are not.

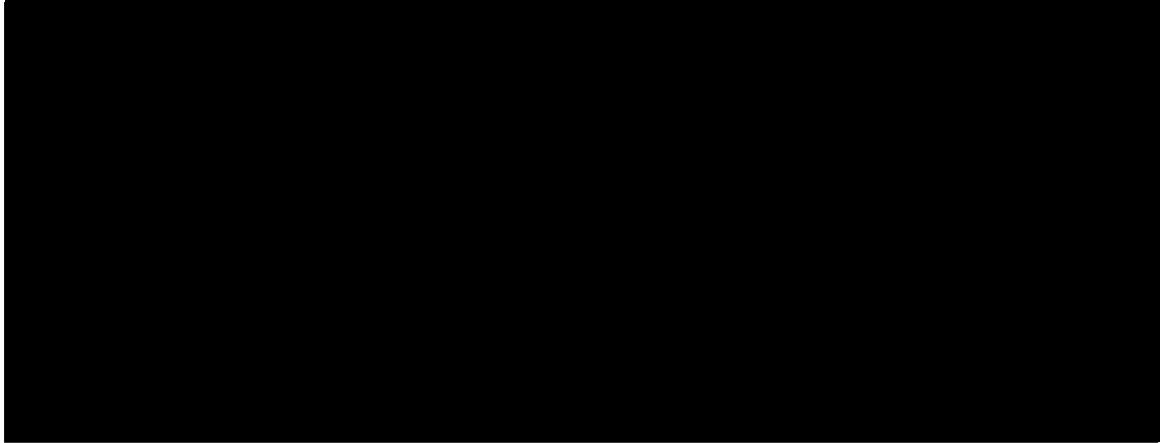
35. Payments must be immediate in a disaster situation, permitting access to recovery for victims and some level of human decency.

36. Insurance Companies must be accountable for their actions. At present it appears they believe themselves to be a law unto their own and are not accountable to anyone including the unfortunate victims of these terrible natural disasters.

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**LAND PLANNING:**

38. My home is situated at [REDACTED] Esk and is a three bedroom ground level brick veneer home built around 1993. The land is 2099 m2 and is defined as [REDACTED] [REDACTED] (Somerset Regional Council). The property is zoned Residential.

39. I purchased the property almost ten years ago and have lived in and used it as my own private residence since that time. I have not done any major renovation in the time I have owned the property. At the time of purchase no records or searches revealed any cause for concern about flooding and there was no history of flood related problems suggested during the conveyancing process. However, as the rear extremities of my land meet a creek at the base of Glen Esk Mountain (and because of my past lifetime of farming experience with creeks and waterways), I have always sought advice on past history of local flooding from long time locals. Some of those were people aged in their nineties and had lived in the area all their lives. From those inquiries I could not identify any past history of threat to buildings on or around my property.

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40. Sandy Creek originates in the Hampton / Toowoomba Range area and conjuncts with Redbank Creek behind the Esk Showground, before continuing through town and under a bridge crossing at the Brisbane Valley Highway. It then follows the baseline of Glen Esk Mountain until it empties into Wivenhoe Dam. On 10th January the culmination of continual heavy rains all along the upper catchment area over filled the waterways, sending large volumes of water downstream to Esk. Both creeks broke their banks near that junction, sending a wall of water and mud travelling across land, through half of the main shopping centre of the town and then flowing down Hassle Street through the front yard of my home, before continuing on and re-joining the creek waters at the rear extremities of my property.

41. This caused over one metre of inundation within the home and 1.5 metres in the sheds. That water destroyed all furniture and personal effects within and I had very little that was retrievable. Because of financial constraints, at this point, limited renovation and repair have been effected to my home since the floods.

42. I would estimate ground level of Russel Street (where my home fronts the street), would be approximately 8-9 metres above the normal water level of the creek and in normal times, the creek is nothing more than a few centimetres deep. According to local history, neither my home nor other homes or streets in the area have ever been known to flood. The water and mud on 10th January was 1.5 metres above ground level.

43. The original Esk Shire Council was amalgamated with Kilcoy Shire Council and both previous Councils are now combined and known as the Somerset Regional Council. I am not aware of any development approvals in the local area, however I believe that the Somerset Regional Council is aware of the source of the flooding, as the Council Head Office and a considerable part of the Esk Township and Caravan Park were seriously flooded in the same event.

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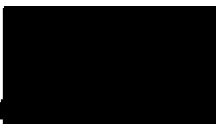
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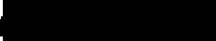
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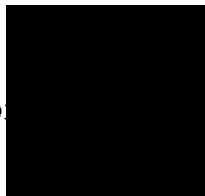
44. In the ten years I have owned the property, I have not heard of any flood controls relevant to my area. I have however, always remained concerned by the build-up of trees, branches and debris along the creek bed in my general area. These days, Government Department restrictions forbid the 'old ways' of clearing waterways, suggesting this debris should be left for animals as a habitat. In addition to those regulations, the current rural economic climate has resulted in a vast majority of rural properties along the waterways (small and large), not being as productive as they once were. Some are also owned as 'hobby farms' with in some cases absentee owners. A combination of these reasons has meant the waterways are not being maintained as they were in the past and overtime become congested with timber, fallen trees and debris.

45. A 'free flowing' waterway is predictable along its course (however high), and reliable advice able to be conveyed to properties downstream on the consequences and duration of that 'flow'. In my lifetime of farming and rural experience it has always been an 'unwritten rule' that landholders clear away and burn any timber and flood debris left behind in waterways from each flood event. If each property owner keeps 'his section' clean and clear of debris it allows for 'free and uninhibited' flow of any future flood, reducing the possibilities of 'dam ups' along that waterway.

46. If one 'dam up' occurs, it will most likely gather timber and debris from that spread of water encompassing an area not normally affected by flood flow. That 'dam up' will eventually break away and carry that extra debris to, or indeed cause the next 'dam up', in turn gathering more debris from a wider area not normally affected by flood waters, and possibly forcing down standing trees not usually affected by the flow. As a consequence the water carries more debris downstream to the next 'dam up' and so on repeating the process until you are eventually faced with one huge wall of water and masses of debris travelling downstream. In flood times that increased volume of water and debris creates new and unprecedented 'paths', and destruction.

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47. I believe this scenario is what caused the unprecedented flood damage to Esk Township on 10th January. We simply had consistent heavy rain over long periods, which saturated the ground and filled the waterways. The local creeks had been full and over flowing for days and the situation was exacerbated by a consistent torrential downpour for over an hour in the Toowoomba Range catchment area, mid-morning on 10th January. It was that flash flooding that surged down the already full creeks bringing even more huge trees, debris and walls of water until the creeks could take no more. When the two creeks collided behind the showground at Esk, the mud and water overflowed the banks and followed the lay of the land through town.

LAND PLANNING RECOMMENDATIONS:

48. I have recently observed Government Department representatives planting new trees, in the watercourse, of local creeks since the January floods. In my opinion this is extremely undesirable and inviting 'dam ups' in future flood events. Unless we change our ways and maintain our waterways as we once did, I believe we can only expect similar occurrences again in the future.

49. Many years ago in the early days of settlement, towns were built on creeks and rivers, in most cases simply as a convenient source of water. Over the years those towns continue to expand and grow and in most cases occupying very fertile and agriculturally productive land with housing development. As towns grow and land estate areas become more diminished, the tendency appears to be to move these 'new estate opportunities' closer to water views (thus returning higher prices). In some cases, these new estates are adjudicated as suitable by local Councils on recent flood records or levels, which appears to have been the standard set for a number of years.

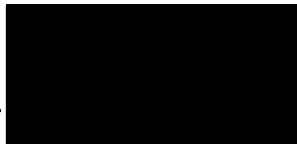
50. I believe a total review of Land Planning is required and that future approvals need to more appropriately take into account the lay of the land and the existing waterways.

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51. I ask the Queensland Floods Commission of Inquiry to consider some of these Insurance and Land Planning issues when making any future recommendations.



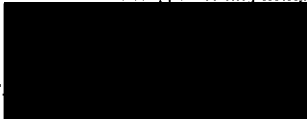
Raymond John BYRON.

15th September 2011.

Justices Act 1886

I acknowledge by virtue of section 110A(5)(c)(ii) of the Justices Act 1886 that:

- (1) This written statement by me dated 15th September 2011 and contained in the pages numbered 1 to 14 is true to the best of my knowledge and belief; and
- (2) I make this statement knowing that, if it were admitted as evidence, I may be liable to prosecution for stating in it anything that I know is false.

..........Signature

Signed atEsk.....this.....15th.....day of.....September.....2011....

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Submission to Queensland Floods Commission of Inquiry

By:
Raymond John Byron of [REDACTED] Esk. Qld.

14 June 2011

We pay our Premiums to Insurance companies in expectation of receiving the assistance and coverage we are promised - when it is needed - without having to 'fight' for we are entitled to.

My personal dealings with RACQ have provided a very clear indication of that company having absolutely no concept whatsoever of the effect 'decisions' may have on the lives and emotional well being of the people involved in tragedies beyond their control.

Ordinary people are experiencing heartache and suffering as a result of these tragedies, and while attempting to make the best of a bad situation, they are forced to contend with repulsiveness and 'neglect' - which sadly is now 'what we all have come to expect and and in fact receive' from our insurance company in the 'unfortunate' event of a claim.

Given the history of, and suffering involved in my families, and many, many other claims - that disgusting attitude by many insurance companies, RACQ in particular, must be addressed by this Commission.

I have read submission made to this Commission by RACQ on 11th May 2011, and suggest this Commission would gain a considerable insight into the realities of how individual Claims and people in suffering and Dior circumstances as direct result of the tragedies, have been treated with total disrespect to human life - which disturbingly, is in direct conflict with that submission by RACQ.

Following are copies of records of my entire dealings with RACQ in relation to my claim as a result of serious flood damage on 10th January, 2011.
The total lack of information, assistance - or even acknowledgement, at any time, from the RACQ 'system' is clearly evident, and to my mind - totally appalling under the circumstances.

Copies of ALL email correspondence

----- Original Message -----

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Sent: Monday, May 09, 2011 3:43 PM
Subject: RACQ Claim no: HHO1270895 - Ray Byron

Bob, as you are probably aware, I've waited patiently for 4 months for repairs to my home to be approved, and allowed the 'insurance system' to take its course.
The purpose of this email rather than a phone call is to outline recent events, and my feelings on the present situation - so they may be 'on record'.

I respectfully ask that you forward this email directly to Mario at RACQ, and ensure that he receives it to note the contents.

Since lodging my claim, yours has been the only direct contact details I have ever been supplied with, which in itself, is an indication of the ridiculous manner things have been 'handled'.

I have no other direct way of contacting either Streamgroup, or Mario at RACQ, other spending hours going through their main contact number, or normal mail to a Post Office Box. It's an absolute disgrace.

I have I have cc'd an email copy to Ms Pollok at Streamgroup, but on her own admission she receives so many emails it is unlikely she will 'find' it, and I have never had a reply from her in the past.

Regards
Ray Byron

RACQ Policy No: 16943634P6 RACQ Claim no:
HHO1270895 Streamgroup Ref: E28364

To RACQ Insurance
9th May, 2011.

On 13th April, 2011, I had several telephone conversations with Diana Pollok of Streamgroup on the feasibilities of an immediate commencement of repairs to my home at [REDACTED] Esk. by either RACQ's approved contractor, or alternatively, obtaining a payout figure to facilitate the use of my own local registered builder, who has been ready to commence work for some considerable time.

While advising that the issue of a payout was a matter for discussion with RACQ, Ms Pollok assured me that all was in order to secure the services of Mainz Developments Pty Ltd on an almost immediate start on the repairs. That suggestion was confirmed with Mainz by phone, by both Ms Pollok and myself, on the day.

As achieving an immediate start was my main cause for concern, due to an urgent need to have the repairs completed quickly for family health issues, and I was assured, and to all intents and purposes, it appeared, everything was ready to go, I agreed.

Later that day I received an emailed copy of a Scope of Works relevant to repair work required, however, after noticing some areas of repair were missing from the Scope of Works, I again rang Ms Pollok to discuss the matter. She advised that if I was to email her an acceptance of the Scope of Works with an added provision that the omitted areas of repair would be included, she would be able to immediately authorise the commencement of work by Mainz Developments Pty Ltd.

At 1.21pm on 13/4/11, I forwarded that email, also immediately paying the \$300 Insurance Excess via internet banking at the same time.

About an hour later, after realising more areas of repair work were also omitted from the received Scope of Works, which by now included:- front entrance door and foyer area, entire laundry area, bi-folding doors to dining room and approximately 80 meters of fencing, I again rang Ms Pollok. I was informed she was unavailable, and a message outlining my concerns would be immediately passed on and Ms Pollok would call me back, as the Scope of Works may now need to be "re-assessed".

I stress the point here, that the damage to my home has been:- measured up - viewed and photographed - on 3 separate occasions, by 3 separate entities, and is on record and readily available to all of those 3 entities - or should be.

On 21/2/11, Streamgroup representatives measured up, photographed and video recorded with an accompanying very detailed recorded verbal description of damage, the whole property - interior of the house, external fixtures, verandahs and pathways, gardens, yards, fences, sheds, etc etc. - and now it needs to be "reassessed"?

Ms Pollok did not return my call on the 13/4/11, and I have heard nothing from her, or anyone from Streamgroup since that date.

Consequently, the next day I rang RACQ, expressing my intense desire to be granted a payout on my Claim as soon as possible. I explained that would permit my use of a local registered building contractor, who's services we have used before, and was ready for immediate start to repairs to my home, and would avoid any further delays.

I also explained the urgency was to enable provision of my home as a replacement home for my 81 year old mother, under constant doctors care, and my sister (mum's carer), as their home adjacent to mine, was in the process of being 'written off' by their Insurance Co. (not racq) as a result of flood damage, estimated to be in excess of \$230,000.

At 2.32pm on 19/4/11, RACQ called, informing me that "Streamgroup were already 'onto it' (adjustments to the Scope of Works and pricing) and RACQ would contact Myi Freemans in the meantime, and get back to me - perhaps after Easter", with decisions on a payout.

I have heard nothing from anyone at all, since that date. **Why?**

On the 10th January, several members of my family lost everything to the floodwaters - cars - all household furniture - all personal effects - and lifetimes of memories. We have nothing left but 2 empty and damaged houses between us, one now being classified as a write off. For 4 months, I have been 'camped' in the rear of the empty shell of my house, sleeping on an old cane settee, living off a bbq, shovelling and cleaning up wet and dried mud in my home, carting it away in a wheelbarrow, washing and scrubbing out the home and surrounds, digging the remains of fences, trees and shrubs out of dried up mud, and cutting up and burning destroyed trees and flood debris - all while waiting - for the processing of my Insurance Claim, to permit a return to something like a normal life.

That said, I am the first to concede that there are large numbers of unfortunate people far worse off than we are.

I feel enormous sadness for them, as they too are being ignored in exactly the same way and permitted to 'survive' the best way they can, with some people living in sheds and make shift tents - waiting.

Today is cold and raining, we don't need to think it through too much to see what is in store for some, with winter closing in.

For 4 months, we have all been forced to wait on an insurance claims 'system at work'. We were originally "waiting for the Hydrology Report" but that was released on 20/2/11, a little over a month after the event, it is now May. That 'system' quite frankly, is 'not working', it makes a mockery of the requirements of the General Insurance Code of Practice, and is in complete contempt of, and displays total disrespect for, human life in general. From my point of view, I want nothing further to do with that 'system', or the people involved in it.

For me, the present stakes are too high - my immediate situation is that I need to provide a liveable home for my mother, now, before it is too late.

Repairing my home for handover to both her and her carer (my sister) is the only option now available. Arrangements are now in place to do that, and will continue along those lines. It will be done, the best way I can, and I will utilise what is left of their 'written off' premises for 'living quarters' for myself, until a better option is available.

For the 'record', since we dragged my 81 year old mother out of flood waters on the 10th January, she has physically and emotionally deteriorated to such an extent that she has been very closely and continuously monitored by an extremely concerned local doctor, who has referred her to a number of medical specialists in Ipswich, Brisbane and Toowoomba for tests and consultations in attempts to establish or confirm the cause of her condition.

All tests to date have indicated that **cause** to be depression, anxiety and despair, as a direct result of:-

1. Having lost her entire possessions and generations of family memories as a result of the floods in the first instance
2. **Compounded by 4 months of waiting** for the opportunity to return to her home (which was all she had left to see out her life).

Now, her home is being written-off by her insurance company, leaving her, in her mind, with no home, no prospects for a 'future', and a rapidly decreasing 'will to live'.

Yesterday was Mothers Day, and to look at how much a normally stoic and happy woman, has deteriorated in body, mind and spirit, caused simply by 'beaurocratic' **deliberation and delay** - angers me immensely. It amounts to nothing short of sheer criminal neglect.

Doctors warn they are very concerned, with continuing delays seriously compounding my mothers condition, quite possibly resulting in serious consequences. Should that happen, I will be holding RACQ to account, in a very legal, and public way.

In conclusion, (for whatever it is worth) I quote from the ICA's General Insurance Code of Practice:

section 3.4

1. We will conduct claims handling in a fair, transparent and timely manner

4. Where an error or mistake in dealing with your claim is identified, we will immediately initiate action to correct it.

I thank you for your time.

Regards

Ray Byron

[REDACTED]

ESK. 4312.

[REDACTED]

>> -----Original Message-----

>> From [REDACTED]

>> Sent: Tuesday, 10 May 2011 2:54 PM

>> To: [REDACTED]

>> Cc: [REDACTED]

>> Subject: URGENT URGENT RE: Byron, Raymond - HH01270895 (our ref:

>> TO029624BGA)

>> Importance: High

>>

>>

>> It is with concern that we have read the attached e-mail from your

>> Insured,

>> Ray Byron.

>> Please treat this matter as urgent.

>> We would recommend that Mainz Developments be authorised to commence the

>> building restoration immediately to enable Mr Byron and his family to

>> return

>> to a normal way of living, especially taking into account his mother's

>> state

>> of health and the winter weather, which is fast approaching.
>> Should the building require further inspection prior to commencement of
>> repairs, please advise if you require an Assessor from our office to
>> attend.

>> Immediate assistance to this family is of paramount importance.

>>

>> (See attached file: E-mail from Ray Byron.pdf)

>>

>>

>> Regards,

>>

>> Bob Gates

>> [REDACTED]

>>

>>

>> MYIFreemans Ltd

>> 1/382 Ruthven Street

>> Toowoomba QLD 4350

>> Ph: 07 4638 4777

>> Email: [REDACTED]

>>

>>

>> Caution: This email is intended only for the addressee(s) and may contain
>> material which is confidential or subject to legal privilege. If you have
>> received this message in error, please delete it immediately and advise
>> the

>> sender by return email.

>>

>> This communication has been sent on behalf of RACQ Insurance Limited
>> [RACQI]. The information contained in this communication may be
>> privileged

>> and confidential. If you are not the intended recipient, any use,
>> disclosure

>> or copying of this communication is expressly prohibited.

>> If you have received this communication in error, please delete it
>> immediately. RACQI and its associated entities do not warrant or
>> represent

>> that this communication [including any enclosed files] is free from
>> electronic viruses, faults or defects.

>>

>

>

> This communication has been sent on behalf of RACQ Insurance Limited
> [RACQI]. The information contained in this communication may be
> privileged and confidential. If you are not the intended recipient, any
> use, disclosure or copying of this communication is expressly prohibited.
> If you have received this communication in error, please delete it
> immediately. RACQI and its associated entities do not warrant or
> represent that this communication [including any enclosed files] is free
> from electronic viruses, faults or defects.

>> ----- Original Message -----

>> From: [REDACTED]
>> To: [REDACTED]
>> [REDACTED]
>> Cc: [REDACTED]
>> Sent: Tuesday, May 10, 2011 2:59 PM
>> Subject: RE: URGENT URGENT RE: Byron, Raymond - HH01270895 (our ref:
>> TO029624BGA)

>>
>>
>> Good Afternoon Sharon,
>>
>> Please be advised we have reached an agreed resolution with Mr Byron in
>> the
>> form of a Cash Settlement for all required building repairs.
>>
>> Kind Regards,
>>
>> Mario De Leo
>> Household Claims - Team Leader
>>
>>
>> PO Box 4, Springwood, Qld, 4127
>> 2649 Logan Road Eight Mile Plains, Qld, 4113
>>
>> [REDACTED]
>> [REDACTED]

> ----- Original Message -----

> From: [REDACTED]
> To: [REDACTED]
> [REDACTED]
> Cc: [REDACTED]
> Sent: Wednesday, May 11, 2011 8:04 AM
> Subject: Re: URGENT URGENT RE: Byron, Raymond - HH01270895 (our ref:
> TO029624BGA)

>
>
>> Respectfully addressing all concerned,
>>
>> At 12.54pm 10/5/11, I received a call from a young lady from RACQ, and
>> was
>> advised that I would receive a payout figure of \$63,970.48, transferred
>> to
>> my nominated bank account within 3 days.
>> I'm not sure receiving that advice could be perceived as having "reached

>> an
>> agreed resolution" as I was not invited to participate in any discussion
>> on
>> the matter.
>>
>> The advice was - the amount represented :- Replacement of
>> fencing..... 5309.43
>> Main
>> dwelling repairs 49559.77
>>
>> Repairs
>> to laundry area 9101.28
>>
>>
>>
>> Total Settlement \$ 63,970.48
>>
>> Less \$300.00 Insurance Excess
>> (\$300 paid to Streamgroup on 13/4/11, apparently to be refunded by
>> cheque).
>>
>>
>> I assume that figure is considered fair and appropriate by Mr De Leo to
>> secure the repairs required to my home, and can only rely on his
>> judgement
>> in that regard.
>>
>> Since 10/1/11, premiums have continued to be paid to RACQ on the insured
>> value of \$237,000. I have only asked for a sufficient payout figure to
>> effect repairs to my home to return it to what it was before the damage
>> on
>> that date. I expect, and anticipate that is what I have received.
>>
>> Having never been privy to any of the 3 quotes originally tendered for
>> the
>> repairs to my home, a copy of the Scope of Works received 13/4/11 has
>> been
>> attached for information.
>>
>> It should be noted that:- front entrance door and foyer area - entire
>> laundry area - bi-folding doors to dining room - approximately 80 meters
>> of
>> unshared fencing - were omitted from that document.
>> I note that repairs to the laundry area have been included in the above
>> payout figure, and can only assume the other itemised repairs are also
>> included.
>>
>> As it may be appreciated, my priority concern at this point in time is
>> rendering my home liveable as quickly as possible, and work is now under
>> way.
>>

>> I thank you all for your assistance,
>>
>> Kind Regards
>>
>> Ray Byron

> -----Original Message-----

> From: [REDACTED]
> Sent: Tuesday, 24 May 2011 10:34 AM
> To: [REDACTED]
> Cc: [REDACTED]
> Subject: Re: URGENT URGENT RE: Byron, Raymond - HH01270895 (our ref:
> TO029624BGA)

> Mr Mario De Leo - RACQ

> I advise with thanks, receipt of a cheque from Streamgroup for \$300 on
> 17/5/11 as reimbursement of Policy excess paid on 12th April 2011.

> It is also with thanks that I advise receipt of a bank transfer to the
> amount of \$63,670.42 representing the RACQ Policy payout figure dated
> 12/5/11, for damages to my home at [REDACTED] Esk, which permits
> immediate action on a resolution to the concerning family circumstances
> outlined in previous correspondence.

> However, having received no reply to my email on 11/5/11, confirming if
> adjustments required relevant to omissions and discrepancies contained in
> the original Scope of Works, were in fact included in the payout figure
> received, I tend to surmise the feeling of being ignored, an approach I
> don't take kindly to, if indeed that is the case.

> In addition and with respect, I bring to your attention a cross reference
> on
> records relevant to six RACQ claims on much smaller 1 and 2 bedroom
> cabins,
> located on very small allotments in Hassall Street, adjacent to my home on
> [REDACTED] would perhaps indicate to me
> some
> irregularities or omissions may still exist regarding Settlement of my
> claim
> with RACQ.

> Those facts considered, I would request this date, a full Internal Review
> by
> RACQ of my Insurance Claim no. HH01270895.

> I would also be grateful to receive by return email:-

> 1. copies of any quotes relevant to my claim that may assist in

> expediting an immediate conclusion to this matter
> 2. a copy of my original Policy no. 16943634P6, (lost to the floods
> on
> 10/1/11)
> 3. confirmation from RACQ on the current status of that Policy - as
> full monthly premiums have continued to be debited from my bank since
> 10/1/11 to 18/5/11.

>
>
> Kind Regards

>
> Ray Byron

> [REDACTED]
> ESK. 4312.

> [REDACTED]
>

> ----- Original Message -----

> From: [REDACTED]
> To: [REDACTED]
> Sent: Friday, May 27, 2011 3:50 PM
> Subject: RE: URGENT URGENT RE: Byron, Raymond - HH01270895 (our ref:
> TO029624BGA)

>
>
> Mr Ray Byron,
>
> My apologies for the delayed response regarding your email.

>
> I can confirm to you that the amount of \$63,970.42 which is based on
> Stream's scope is inclusive of all required additional works in order to
> repair the damage coverable under this claim.

>
> In regards to your requests, Stream have advised they have obtained their
> quotations via their on-line database and as such do not have a hard copy
> other than the report that was provided to us regarding their
> recommendations.

>
> In regards to your policy payments, your policy was still in force and in
> the case of an Insured Event eg Storm, Malicious Damage, Impact etc you
> would still be able to make a claim.

>
> Unfortunately we are unable to provide you with the policy documentation
> from our department due to privacy reasons however if you contact 13 19 05
> or go to your nearest branch they will be happy to print out or send you a
> copy.

>
> If you have any further enquiries, please call me on [REDACTED]

>
> Regards,

>
> Mario De Leo
> Household Claims - Team Leader
>
>
> PO Box 4, Springwood, Qld, 4127
> 2649 Logan Road Eight Mile Plains, Qld, 4113
>
> [REDACTED]
> [REDACTED]

----- Original Message -----

From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]
[REDACTED]

Sent: Monday, May 30, 2011 8:54 AM

Subject: Re: URGENT URGENT RE: Byron, Raymond - HH01270895 (our ref: TO029624BGA)

> Mr Mario De Leo
>
> On 10/5/11, I was 'advised' by your office of a payout figure - without
> 'discussion'.
> In an email at 2.59pm that day, you chose to 'present' that situation as
> having "reached an agreed resolution with Mr Byron").
>
> I received no acknowledgement to my reply dated 11/5/11, in that regard .
>
> After waiting two weeks for a reply, on 24/5/11, I forwarded a relatively
> simple, and quite logical request, for information still not provided -
> and an Internal Review.
>
> I consider your repulsive response to that request as a designed and
> worded attempt at treating me with disdain - or in more direct terms - as
> a fool.
>
> Given the nature of origin of this and many other claims, and the human
> suffering involved along the way - that disgusting attitude by a "Team
> Leader," can only bring speculation as to the depth of it, within the
> Household Claims Department of RACQ - I find that very disturbing.
>
> As a matter of course, my concerns will now be forwarded to the Insurance
> Council of Australia, along with an invitation for a representative to
> visit Esk - prior to my forwarding a full submission to the Qld Floods
> Commission of Inquiry.
>

> Regards
> Ray Byron

End of copies of ALL email correspondence.

At 5.35pm on 30/5/11 I received a phone call from "Lois" at RACQ, advising that Mr De Leo was "unavailable" and that she would look into the matter.

On 31/5/11, Lois again called with an attempt at 'explaining' RACQ's position on the matter, and advice that the documentation I had requested would be forwarded by mail.

On 3rd June, I received, dated 31/5/11, a breakdown of the cost of repairs to my home, with advice - "Please note, this now confirms full and final settlement of your claim".

On 30/5/11, an email, along with a copy of all correspondence was forwarded to the Insurance Council of Australia – to which I have not received any reply.

For what it may be worth, that is the entire extent of my experiences with my claim within the RACQ 'system' incorporating Myi Freemans and Streamgroup.

A 'system' that has caused enormous human suffering to thousands of people through long and persistent delays and total lack of information, compassion and understanding.

We all understand that everyone involved has a 'lot on their plate' as a direct result of the numerous tragic events of 2010/2011 – but we need a better 'system' in place to assist the victims of these events to cope with the heartbreaking and soul destroying attempts at regaining their lives in any unfortunate future events of similar nature.

Ray Byron

[REDACTED]

ESK. 4312.

[REDACTED]

Date: 13/04/2011

Raymond Byron,
[REDACTED]
Esk, QLD 4312.

Dear Raymond Byron,

RE: CLAIM AUTHORISATION NO:- E28364

Please be advised that we act on behalf of your insurer RACQ Insurance Limited, to assist in the management of your abovementioned claim.

We have been advised that this claim has been accepted by your insurer, as detailed below and in accordance with the policy conditions.

Below is the scope of works for the repairs to your property. If you are in agreeance, please reply to this email stating that you accept the scope and would like to proceed with the repairs. Please retain this email for your records.

We wish to advise that the following qualified and licensed service provider has been nominated to undertake the rectification of the agreed scope of works.

Approved Service Provider

Repairer Name: Mainz Insurance Services
Postal Address: Unit 1, 2 Gateway Court, Coomera, QLD 4209
Phone: 07 5502 6198
Fax:

Prior to work commencing, your insurer has requested that we collect the \$300.00 Policy Excess on their behalf.

Payment can be made by any of the following methods:

Credit Card Payments (Visa and Mastercard Only)
Please contact Stream Group via phone on 1300 766 980.
Stream Reference Number: E28364

Cheque or Money Order
Please address all payments to Stream Group Aust Pty Ltd.

Send to: PO Box 7128, Brendale QLD 4500.

Enclosing your Stream Reference Number: [REDACTED]

Your claim will not proceed until the Stream office has received the following:

- Excess Payment \$300.00
- Acceptance of the scope of works

Upon receipt of the necessary documentation, the builder will contact you within 2 business days to discuss the repair process. Please be advised that you may be required to complete further documentation provided by the builder before they are able to commence repairs.

Alternatively, you are welcome to make direct contact with this service provider quoting your Stream buildassist™ reference number.

Please be assured that a Stream claims team member will contact you again in the near future to ensure that this matter is progressing to your satisfaction.

Should you have any concerns, questions or complaints regarding your claim please do not hesitate to call the Stream buildassist™ claims team on: 1300 766 980 or e-mail help@streamgroup.com.au.

Regards,
Diana Pollok

[REDACTED]
Claims Team
Stream buildassist™

SCOPE OF WORK

ENTRY GATE

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Swinging gates	2.00	ea	2.00	ea

AIR CONDITIONING

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Split system airconditioner	-	-	-	-
	(a) Compressor	-	-	-	-
	- Remove and replace to match existing	2.00	ea	2.00	-
	-Daiken Condensor unit				
	RX50HV4N				
	-Daiken - N81				
	RX25HVEA				

FENCING

20 lm to front (non-shared)

20 lm to back (non-shared)

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Timber	-	-	-	-
	(a) Replace to match existing	20.00	lm	20.00	lm
	Timber Palling 1500mm high				
2	Weldmesh	-	-	-	-
	(a) Replace to match existing	20.00	lm	20.00	lm

BUILT IN FLOOR COVERS

Kitchen / Dining area - 4.5 x 3.5 x 2.7h

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Vinyl	-	-	-	-
	(a) Remove and replace to match existing	16.00	m2	16.00	m2

STRIP OUT

Bottom of walls up to 1.350 sheet.

- Bedroom 1,2 and 3
- Hallway
- Vanity room
- WC
- Bathroom
- Living room
- Dining room

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Decontamination	-	-	-	-
	(a) Apply disinfect to affected areas and cavities	120.00	m2	120.00	m2

PRELIMINARIES

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Waste Management	-	-	-	-
	(a) Provision of 6 cubic metre skip.	4.00	ea	1.00	Lot
2	Construction Management	-	-	-	-
	(a) Provision of supervision.	1.00	Lot	-	-
3	Statutory Insurance	-	-	-	-
	(a) BSA Insurance Premium	3.00	No	1.00	Lot

EXTERNAL WORKS

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Plumbing	-	-	-	-
	(a) Hot Water System	1.00	ea	1.00	ea
	Rheem 250 litre, electric				
2	Electrical	-	-	-	-
	(a) Hot Water System	-	-	-	-
	- Electric Hot Water System	1.00	Lot	1.00	-
3	Concretor	-	-	-	-
	(a) Remove and replace slab	-	-	-	-
	- Front patio	5.00	m2	5.00	-

BATHROOM

3.4 x 1.6 x 2.7

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Painting	-	-	-	-
	(a) Water stained plasterboard/ FC	-	-	-	-
	- Walls and moldings- seal, prepare and repaint to match existing	12.00	m2	12.00	-

No	ITEM NAME	QTY	UNIT	QTY	UNIT
	(b) Internal Door	-	-	-	-
	- Door and trims- seal, prepare and repaint to match	2.00	ea	2.00	-
2	Dry Lining/Plastering	-	-	-	-
	(a) Flood Repair	-	-	-	-
	- Remove skirtings, remove plasterboard wall sheeting to approx 1200mm high (single sheet), replace wall sheeting, replace skirtings	6.00	m2	6.00	-
3	Carpentry.	-	-	-	-
	Remove lamipanel from bathroom walls and replace with new (including shower).				
	(a) Timber skirtings and moldings	10.00	lm	3.00	lm
	(b) External Door	-	-	-	-
	Cavity sliders.				
	- Hollow core timber veneer	2.00	ea	4.00	-
4	Electrical	-	-	-	-
	(a) Light switch	-	-	-	-
	- Remove, store and reinstate on completion of repairs	1.00	ea	1.00	-
5	Kitchen Joinery/Cabinetry	-	-	-	-
	(a) Built in Laminate cupboard.	1.00	Item	1.00	Item
6	Tiling	-	-	-	-
	(a) Skirting tiles	8.00	m2	8.00	m2
7	Water proofing - AS 3740 - 2004	-	-	-	-
	(a) Shower	1.00	ea	1.00	ea

LIVING AREA

3.850 x 3.620 x 2.7

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Painting	-	-	-	-
	(a) Reinstated plasterboard/ FC	-	-	-	-
	- Walls and moldings- seal, prepare and repaint to match existing	40.00	m2	40.00	-
2	Dry Lining/Plastering	-	-	-	-
	(a) Flood Repair	-	-	-	-
	- Remove skirtings, remove plasterboard wall sheeting to approx 1200mm high (single sheet), replace wall sheeting, replace skirtings	20.00	m2	20.00	-
3	Carpentry	-	-	-	-
	(a) Timber skirtings and moldings	-	-	-	-
	- To remove and replace to match existing	26.00	lm	26.00	-
	(b) Internal Door	-	-	-	-
	- 4 Panel- Remove and replace re-using all door hardware	5.00	No	5.00	-
4	Electrical	-	-	-	-
	(a) GPO	-	-	-	-

No	ITEM NAME	QTY	UNIT	QTY	UNIT
	- Remove, store and re-instate on completion of repairs	4.00	No	4.00	-

KITCHEN

3.5 x 2.5 x 2.7

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Painting	-	-	-	-
	(a) Existing Plasterboard/ FC	-	-	-	-
	- Walls- Seal, prepare and repaint to match existing	16.00	m2	16.00	-
2	Kitchen Joinery/Cabinetry	-	-	-	-
	(a) Kitchen - full replacement	-	-	-	-
	- Laminate bench, laminate carcass, laminate doors	9.00	lm	9.00	-
3	Carpentry	-	-	-	-
	(a) External Door	-	-	-	-
	- Two pain feature glass	1.00	Item	1.00	-
	(b) Timber skirtings and moldings	-	-	-	-
	- To remove and replace to match existing	4.00	lm	4.00	-
4	Electrical	-	-	-	-
	(a) GPO	-	-	-	-
	- Remove, store and re-instate on completion of repairs	2.00	No	2.00	-
	(b) Stove and cook top	2.00	Item	2.00	Item
	PC Allowance \$999.00				
5	Tiling	-	-	-	-
	(a) Splashback tiles	6.00	m2	6.00	m2
6	Plumbing	-	-	-	-
	(a) Disconnect and reconnect on completion of repairs	-	-	-	-
	- Sink	1.00	ea	1.00	-

TOILET

1.8 x 0.9 x 2.7

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Painting	-	-	-	-
	(a) Reinstated plasterboard/ FC	-	-	-	-
	- Walls and moldings- seal, prepare and repaint to match existing	12.00	m2	12.00	-
2	Carpentry	-	-	-	-
	(a) Timber skirtings and moldings	-	-	-	-
	- To remove and replace to match existing	6.00	lm	6.00	-
	(b) Internal Door	-	-	-	-
	- Flush panel- remove and replace re-using all door hardware	1.00	No	1.00	-

No	ITEM NAME	QTY	UNIT	QTY	UNIT
3	Dry Lining/Plastering	-	-	-	-
	(a) Flood Repair	-	-	-	-
	- Remove skirtings, remove plasterboard wall sheeting to approx 1200mm high (single sheet), replace wall sheeting, replace skirtings	6.00	m2	6.00	-
4	Plumbing	-	-	-	-
	(a) Toilet	-	-	-	-
	- Pan- remove and replace to match existing	1.00	ea	1.00	-

BEDROOM 1

3.6 x 4.0 x 2.7

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Painting	-	-	-	-
	(a) Reinstated plasterboard/ FC	-	-	-	-
	- Walls and moldings- seal, prepare and repaint to match existing	40.00	m2	40.00	-
2	Carpentry	-	-	-	-
	(a) Timber skirtings and moldings	-	-	-	-
	- To remove and replace to match existing	20.00	lm	20.00	-
	(b) Internal Door.	-	-	-	-
	Re-use mirrored doors to cupboard.	-	-	-	-
	- 4 Panel- Remove and replace re-using all door hardware	1.00	No	1.00	-
3	Dry Lining/Plastering	-	-	-	-
	(a) Flood Repair	-	-	-	-
	- Remove skirtings, remove plasterboard wall sheeting to approx 1200mm high (single sheet), replace wall sheeting, replace skirtings	16.00	m2	16.00	-
4	Electrical	-	-	-	-
	(a) GPO	-	-	-	-
	- Remove, store and re-instate on completion of repairs	4.00	No	4.00	-
	(b) TV aerial connection	-	-	-	-
	- Remove and replace to match existing	2.00	No	2.00	-

VANITY ROOM

2.4 X 2.4 X 2.7

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Painting	-	-	-	-
	(a) Reinstated plasterboard/ FC	-	-	-	-
	- Walls and moldings- seal, prepare and repaint to match existing	10.00	m2	10.00	-
2	Dry Lining/Plastering	-	-	-	-
	(a) Flood Repair	-	-	-	-

No	ITEM NAME	QTY	UNIT	QTY	UNIT
	- Remove skirtings, remove plasterboard wall sheeting to approx 1200mm high (single sheet), replace wall sheeting, replace skirtings	4.00	m2	4.00	-
3	Carpentry	-	-	-	-
	(a) Timber skirtings and moldings	-	-	-	-
	- To remove and replace to match existing	4.00	lm	4.00	-
	(b) RuSplash back smooth wall linings	87.00	m2	87.00	lm
4	Bathroom Joinery/ Cabinetry	-	-	-	-
	(a) Vanity unit- full replacement	1.00	ea	1.00	ea
	(b) Built in cupboard	1.00	ea	1.00	ea
5	Electrical	-	-	-	-
	(a) TV aerial connection	-	-	-	-
	- Remove, store and re-instate on completion of repairs	1.00	No	1.00	-

BEDROOM 3

3.0 X 2.670 X 2.7

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Painting	-	-	-	-
	(a) Reinstated plasterboard/ FC	-	-	-	-
	- Walls and moldings- seal, prepare and repaint to match existing	24.00	m2	24.00	-
2	Carpentry	-	-	-	-
	(a) Shelving bank to cupboard	5.00	lm	5.00	lm
	(b) Timber skirtings and moldings	-	-	-	-
	- To remove and replace to match existing	20.00	lm	20.00	-
	(c) Internal Door	-	-	-	-
	- 4 Panel- Remove and replace re-using all door hardware	1.00	No	1.00	-
	- Flush panel- remove and replace re-using all door hardware	2.00	No	2.00	-
3	Dry Lining/Plastering	-	-	-	-
	(a) Flood Repair	-	-	-	-
	- Remove skirtings, remove plasterboard wall sheeting to approx 1200mm high (single sheet), replace wall sheeting, replace skirtings	8.00	m2	8.00	-
4	Electrical	-	-	-	-
	(a) GPO	-	-	-	-
	- Remove, store and re-instate on completion of repairs	2.00	No	2.00	-

BEDROOM 2

2.9 X 2.7 X 2.7

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Painting	-	-	-	-

No	ITEM NAME	QTY	UNIT	QTY	UNIT
	(a) Reinstated plasterboard/ FC	-	-	-	-
	- Walls and moldings- seal, prepare and repaint to match existing	26.00	m2	26.00	-
2	Carpentry	-	-	-	-
	(a) Timber skirtings and moldings	-	-	-	-
	- To remove and replace to match existing	20.00	lm	20.00	-
	(b) Internal Door	-	-	-	-
	- 4 Panel- Remove and replace re-using all door hardware	1.00	No	1.00	-
	- Flush panel- remove and replace re-using all door hardware	2.00	No	2.00	-
	(c) Bank of shelving	5.00	lm	5.00	lm
3	Dry Lining/Plastering	-	-	-	-
	(a) Flood Repair	-	-	-	-
	- Remove skirtings, remove plasterboard wall sheeting to approx 1200mm high (single sheet), replace wall sheeting, replace skirtings	6.00	m2	6.00	-
4	Electrical	-	-	-	-
	(a) GPO	-	-	-	-
	- Remove, store and re-instate on completion of repairs	2.00	No	2.00	-

DINING AREA

3.0 X 3.5 X 2.7

No	ITEM NAME	MATERIALS		LABOUR	
		QTY	UNIT	QTY	UNIT
1	Painting	-	-	-	-
	(a) Reinstated plasterboard/ FC	-	-	-	-
	- Walls and moldings- seal, prepare and repaint to match existing	20.00	m2	20.00	-
2	Carpentry	-	-	-	-
	(a) Timber skirtings and moldings	-	-	-	-
	- To remove and replace to match existing	6.00	lm	6.00	-
3	Dry Lining/Plastering	-	-	-	-
	(a) Flood Repair	-	-	-	-
	- Remove skirtings, remove plasterboard wall sheeting to approx 1200mm high (single sheet), replace wall sheeting, replace skirtings	9.00	m2	9.00	-
4	Electrical	-	-	-	-
	(a) GPO	-	-	-	-
	- Remove, store and re-instate on completion of repairs	2.00	No	2.00	-

HALLWAY

9 X 0.9 X 2.7

MATERIALS

LABOUR

No	ITEM NAME	QTY	UNIT	QTY	UNIT
1	Painting	-	-	-	-
	(a) Reinstated plasterboard/ FC	-	-	-	-
	- Walls and moldings- seal, prepare and repaint to match existing	40.00	m2	40.00	-
2	Carpentry	-	-	-	-
	(a) Timber skirtings and moldings	-	-	-	-
	- To remove and replace to match existing	30.00	lm	30.00	-
3	Dry Lining/Plastering	-	-	-	-
	(a) Flood Repair	-	-	-	-
	- Remove skirtings, remove plasterboard wall sheeting to approx 1200mm high (single sheet), replace wall sheeting, replace skirtings	10.00	m2	10.00	-

ACCEPTANCE OF SCOPE:

REFERENCE: E28364 / F1468

CUSTOMER : Raymond Byron

If you are in acceptance of the above "Scope of Works", please reply to this email stating "I accept this scope of works and would like to proceed with the repairs".

If you do not accept this "Scope of Works", please contact the Stream claims team by replying to this email stating your concerns or call Stream on 1300 766 980 to discuss.

RACQ Insurance Ltd
50 009 704 152
2649 Logan Rd, Eight Mile Plains, QLD 4113
PO Box 3004, Logan City, QLD 4114
Telephone 137 202 Facsimile (07) 3031 2750

31 May 2011

Mr R Byron

ESK QLD 4312

Dear Mr Byron,

Household Insurance

Loss Date: 10/01/2011
Loss Cause: Storm
Claim Number: HH01270895

We are pleased to advise you that we are ready to settle your claim.

Your claim settlement has been calculated as follows:

Building repairs (as tendered by Mainz Developments) (including front/rear fencing)	\$49,944.31
Laundry	\$ 3,054.74
Front Entry	\$ 3,435.96
Side fences	\$ 5,863.83
Total	\$62,298.84

Payment via EFT has already been made to you. Please note, this now confirms full and final settlement of your claim.

If you have any questions or need more information, please call us on 13 72 02.

Sincerely

Lois
Team Leader (Household Technical Team)



Our reference: PDRA - 005187

12 August 2011

Mr R Byron

██████████
ESK QLD 4312

Dear Mr Byron

I refer to your recent application for assistance from the Premier's Disaster Relief Appeal Round 3 – Damaged Home.

To be eligible for assistance during this funding round an applicant is required to be an owner-occupier of the principal place of residence that suffered structural damage as a result of the Queensland floods. In addition, eligible applicants must have a combined household income that does not exceed \$150,000.00 per annum.

After carefully considering your application for assistance against the criteria and the information you provided, a decision has been made that your application for further assistance has been unsuccessful.

An initial payment of \$15,000.00 from the Premier's Disaster Relief Appeal has been paid towards your rehousing and recovery needs. Information available also indicates that your insurer has made a contribution to repair your home. The previous assistance you have received has been used to determine your eligibility for any further payments. Based on this information you are not eligible to receive a further payment.

If you disagree with this decision you can request a review of the decision by submitting a written request for review to:

Emergency Assistance - Premier's Disaster Relief Appeal – Review
Reply Paid 806
BRISBANE QLD 4001

Your request for review should include any additional information and/or documentation to support your original application.

If you wish to proceed with review of this decision, your request for review should be returned within 14 days of the date of this letter. If it is not received by that date no review of the decision will be undertaken.

I wish you well in your future endeavours.

Yours sincerely

A large black rectangular box redacting the signature of the sender.

The Honourable Dr David Hamill AM
Chairperson
Distribution Committee