



QFCI

Date:

26/09/11

Jm

Exhibit Number:

627

File Note

File name: NRMA Flood Commission
File number: [REDACTED]
Person acting: [REDACTED]
Type of attendance: Transcript of call centre recording

Annexure 2

Consultant	Welcome to CGU claims lodgement, thank you for waiting you're speaking with [REDACTED] how can I help.
Customer	Hi [REDACTED], my name is Lyn Doyle.
Consultant	Yep
Customer	I just need to lodge a claim please.
Consultant	Yep
Customer	We've just been hit by the floods waters this morning.
Consultant	Oh okay, sorry to hear that.
Customer	Oh thanks (customer crying).
Consultant	Everyone okay?
Customer	Yeah, we got out, we're fine.
Consultant	Okay, that's good and due you have a policy number with you there Lyn?
Customer	No I don't everything's at home.
Consultant	That's okay, I'll just do a search. Your postcode.
Customer	4505
Consultant	Is it just you on the policy.
Customer	I think so.
Consultant	And your address?

Customer	[REDACTED] Burpengary
Consultant	Do you know what agent the policy is through?
Customer	What do you mean agent?
Consultant	Did you take it through out through a bank or credit union.
Customer	[REDACTED]
Consultant	Yep, thank you. So I have put up your policy, do you want that policy number for your reference?
Customer	Yes please
Consultant	So it's [REDACTED]
Customer	Yeah
Consultant	[REDACTED]
Customer	Yeah
Consultant	[REDACTED]
Customer	[REDACTED]
Consultant	[REDACTED]
Customer	Yep
Consultant	[REDACTED]
Customer	[REDACTED] for home and contents
Consultant	Yep. So I'll just let you know there Lyn, under our policy flood isn't actually covered under the policy.
Customer	Okay
Consultant	I can lodge a claim for you if you like.
Customer	Yes please
Consultant	As we are considering all flood and storm claims.
Customer	Yeah

Consultant	And what will happen is that the claims department they will be in contact with you.
Customer	Yeah
Consultant	To discuss the claims further and they may send somebody out.
Customer	Okay
Consultant	Just to have a look at the damages.
Customer	Alright. What should we do, like, it's mainly like [] at the moment is with carpets.
Consultant	Oh okay.
Customer	What should we do? Just leave anything or do we start ripping stuff out.
Consultant	Um, no just do whatever you need to do, just to minimise any damage and so if you do incur any fees for any repairs that you need to do urgently.
Customer	Yeah
Consultant	We will cover them if the claim is all covered.
Customer	Yep
Consultant	Okay, so just hang onto any invoices.
Customer	Okay
Consultant	So I'll start running through some questions with you.
Customer	Yeah
Consultant	So it'll take about 10 mins to lodge this claim.
Customer	Yep, that's okay.
Consultant	So what time today did this happen?
Customer	Well, ahh, let's see about 10.30 roughly.
Consultant	10.30am yep
Customer	Honestly I - oh where's my mobile. It might have been a bit later, maybe about 11.30 I got a text on my mobile from, I don't know who it was from, but to evacuate. That the area would be evacuated.

Consultant	Okay yeah
Customer	[] about 7ish this morning.
Consultant	And so, I've just written a brief description, I've written that flood waters have entered your home.
Customer	Yes
Consultant	And that have caused damage to your carpet, is that correct?
Customer	Yes, well we just got into the house earlier and all the water is through the carpet about ankle deep.
Consultant	Oh okay yeah, and anything else damaged? Skirting boards.
Customer	We don't know yet, we don't know, we had to get out.
Consultant	Okay, I see. I'll just add, maybe other damages.
Customer	Yep
Consultant	And we also have a [] Doyle on the policy, is that right?
Customer	Yep, that's my husband [], yes.
Consultant	Did you want to authorise anyone else on the claim? Besides []
Customer	No
Consultant	And your best contact number?
Customer	Um, probably []
Consultant	Thank you, and any
Customer	And I'll give you my husband's as well, which is []
Consultant	Yep and do you have an email address?
Customer	Yes, it's []
Consultant	And are you registered for any GST purposes?
Customer	Sorry, registered for what sorry?
Consultant	For any GST? So, do you run a business.

Customer	No
Consultant	Yep, that's fine. So that's all lodged there Lynn, I'll give you your claim numbers.
Customer	Yep
Consultant	So I've got two, but it's just the one claim I've lodged.
Customer	Yep
Consultant	Where one just being for the building if there is any building damage
Customer	Yep
Consultant	And one for the contents.
Customer	The contents, yep.
Consultant	So building its [REDACTED]
Customer	Yep
Consultant	[REDACTED]
Customer	Yep
Consultant	[REDACTED]
Customer	[REDACTED]
Consultant	[REDACTED]
Customer	Yep
Consultant	[REDACTED]
Customer	Yep
Consultant	[REDACTED]
Customer	[REDACTED]
Consultant	[REDACTED]
Customer	Yep
Consultant	[REDACTED]

Consultant

[REDACTED]

Customer	Mmm
Consultant	[REDACTED]
Customer	Mmm
Consultant	[REDACTED]
Customer	Mmm
Consultant	[REDACTED]
Customer	[REDACTED]
Consultant	Yeah
Customer	No also, I've got a car that's been damaged.
Consultant	Okay, yes, I'll need to place you through the motor department.
Customer	Yeah
Consultant	But I'll finish off this claim, I'll let you know that the claims department they should be in contact within 24 hours.
Customer	Okay
Consultant	And I'll give you their phone number for your reference.
Customer	Yep
Consultant	[REDACTED]
Customer	Yes
Consultant	[REDACTED]
Customer	[REDACTED]
Consultant	[REDACTED]
Customer	[REDACTED]
Consultant	Yep, they're open Monday to Friday, 8.30 to 5 and the excess is \$100 if it's all covered.
Customer	Okay.

Consultant	That's all done. Any questions about this one before I place you through?
Customer	No, no. I think we just gonna have to sit back and wait now.
Consultant	Okay.
Customer	Until we can get back home.
Consultant	Yeah, okay.
Customer	That's for your help [REDACTED]
Consultant	No worries, I'll place you through the motor area.
Customer	Okay
Consultant	I'll just bring up your policy first.
Customer	Yeah
Consultant	For your car and which car are we looking for?
Customer	The Mazda Tribute.
Consultant	So I've got the policy for the Mazda Tribute.
Customer	Yep
Consultant	Just confirm that was for rego [REDACTED]
Customer	That's right.
Consultant	That one, okay. So it doesn't look like ^{that is} it's currently active there Lynn. So what I'll need to do, I'll need to put you through our customer service area.
Customer	Yeah
Consultant	Just to see what's happened with it.
Customer	Okay
Consultant	So, you haven't received any letters about this policy at all?
Customer	No, I've just gone onto my bank account details to, I can't remember which ones which now. <i>the - ch. ..</i>
Consultant	Okay



Customer	<input type="checkbox"/> there's the \$32 or \$36 amount. The last payment was on 5 January.
Consultant	Oh okay, well I'll place you through to customer service and they'll discuss this for you.
Customer	Okay
Consultant	I'll place you through now.
	HOLD MUSIC BEING PLAYED