

QFCI

Jm

Date: 27/09/11

Exhibit Number: 652

Allianz 	Incoming Correspondence for claim [REDACTED]	ACMS Adelaide
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Incoming Correspondence Details

Claim number	[REDACTED]	Status	<input type="radio"/> Active <input checked="" type="radio"/> Complete
Subject	Email from Ins.	Type	
From		Date sent:	19/04/2011 09:14:30 AM ZE 10
Allocated to	[REDACTED]	Date received in ACMS	19/04/2011 09:18:46 AM ZE 10

Please Note: Modifying the 'Allocated to' field will not transfer this document out of this ACMS. Please use the 'Fwd Outside Claims Unit' button to forward a copy of this document to anyone outside your claims unit.

Comments

Original recipient information

To [REDACTED]

Body

[REDACTED]
 Senior Claims Service Consultant
 Customer Services - Claims
 Allianz Australia Insurance Limited

Email: [REDACTED]

----- Forwarded by Timothy Griffith/AdelaideBC1/Allianz-AU on 19/04/2011 08:44 AM -----

[REDACTED]

[REDACTED]

14/04/2011 01:50 PM

cc
Subject [REDACTED]

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[REDACTED]

We're still receiving the documentation provided. Could you give us an indication of the timeframe within which we will need to raise the matter to the Internal Dispute Resolution committee?

Thanks,
Rob

On 04-Apr-2011, at 10:40 AM, [REDACTED] wrote:

Dear Mrs & Mr Clements

I confirm receipt of your email of 31 March and our subsequent phone call in which you have advised of your wish for a review of your claim denial via the Internal Dispute Resolution Process. Please find

enclosed a copy of the Loss Adjusters 1st Report and Denial Letter for your review. Furthermore, the Hydrologists Report on which we have based our decision is available via the Insurance Council of Australia website www.insurancecouncil.com.au. The particular report is entitled Flooding in the Brisbane River Catchment, January 2001, Volume 2 - Flooding in Brisbane City LGA. We are currently unable to distribute the report electronically due to the size of the report, however can release via post upon request.

After reviewing all of the reports and information, if you wish to pursue Internal Dispute Resolution, if you could respond in writing (email, fax or post as per the details below) with specific points you wish to dispute. Upon receipt of this your claim dispute will be escalated to IDR stage.

We draw reference to the enclosed denial letter and reiterate your policy specifically excludes loss or damage to your building and contents caused by flood as defined in the policy wording.

Kind Regards

[REDACTED]
Senior Claims Service Consultant
Customer Services - Claims
Allianz Australia Insurance Limited

Ph: [REDACTED]

Email: [REDACTED] --- Please consider the environment
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