

Name of Witness	Cresta Lee RICHARDSON
Date of Birth	[REDACTED]
Address and contact details	[REDACTED] Bonython Drive Emerald, Q. Ph. [REDACTED] m. [REDACTED] email - [REDACTED]
Occupation	Teacher
Officer taking statement	Detective Senior Sergeant Mark Reid
Date taken	15 September 2011

Cresta Lee RICHARDSON states:

1. I am a <sup>defacto</sup> married woman, [REDACTED] years of age and currently live at [REDACTED] Bonython Drive Emerald. At the time of the floods I was living at [REDACTED] Kidd Street Emerald. I am employed as a teacher.

**FLOOD ISSUES**

2. At the time of the floods in December 2010/January 2011 I was insured with the Suncorp Insurance Company. The insurance policy with Suncorp was for comprehensive insurance for both home and contents for the address at [REDACTED] Kidd Street Emerald. I have had the policy with Suncorp since 2004. This was a continuation of the Suncorp policy we had had for our previous policy [REDACTED] Jacqueline Drive Emerald.
3. After the floods of 2008, I decided to make sure that the insurance policy with Suncorp covered us for flood. With the renewal process after the flood of 2008, I ticked the box which then covered us for future flood. I think I was provided with a copy of the policy in writing at that time.
4. I made an insurance claim with Suncorp Insurance on 31 December 2010 which I did by telephone. The claim related to inundation with water through our house to about the height of 650mm. The claim was for both home and contents damage as a result of the flood. I made the claim over the telephone. We have since been paid for the contents of the home in full, but we are still involved in negotiations with Suncorp in regard to the homes structure. The call centre person asked me how much damage we had sustained and I stated we were unsure as we were still evacuated. She said she would place our damage as major damage.
5. The advice that I received from that call centre person from Suncorp was that we could dispose of the carpets in the house, but that we were to keep a sample, do not pressure clean the interior of the house as it could cause more damage to the inside of the structure, photograph everything, dispose of perishable goods, and don't throw anything else out. I have kept these notes in a book at home.

QFCI  
 Date: 29/07/11  
 Exhibit Number: 673  
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Witness Signature [REDACTED] Signature of officer .....

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6. An insurance assessor did not attend our home for about 10 days after the claim was lodged, and only resulted from a heap of pressure from us. It was very poorly handled by Suncorp at the time.
7. Suncorp did not contact us, we did all of the contacting which was on the telephone or by follow-up emails. At this stage I am still unsure if the claim has been settled to our satisfaction. It is difficult to motivate this insurance company at times.
8. I would describe the performance of Suncorp as initially pathetic and disorganised. We had no one to talk to from the company, as the claim manager appointed to our claim was on annual leave, with 3 claims managers for our file in a 3 week period. The claims managers were hard to communicate with, wouldn't listen and gave us continual excuses. We did not have trouble contacting Suncorp initially, but they did not keep us informed of the progress of the claim, nor provide any time frames for a decision.
9. I had made a complaint to Suncorp about the line manager of our first claims manager, Emma Ging, the Suncorp employee who was managing our file. That process was useless. The complaint was finalised with a new assessor appointed as well as a new claims manager. I rang many times to talk initially with Emma, as advised by Suncorp. When there was no return call after 3 days, I then rang the general number and got the call centre.
10. Around January 6, I again rang the Suncorp call centre and asked to speak with Emma Ging's supervisor. The call centre lady asked me if she could solve the problem, by trying to organise an assessor and touch base with our claims manager. I said no and demanded to speak with the supervisor. When speaking with the supervisor, I mentioned that I was placing a level of reasonableness over the process and did not think that over 100 unanswered calls were reasonable. At this point, I was told Emma Ging was on sick leave. On a subsequent conversation with Emma on the following Monday, she told me that had been on annual leave. The supervisor did organise and source for us an assessor who conducted an initial building and contents assessment on Monday, January 10.
11. There is a further issue that I wish to discuss that relates to insurance. IRS Builders have been given the contract for the repairs on our house. They have had the contract since April 2011 with the completion date set for 25 July 2011. We are still not in our place because the builders are not organised, they don't listen to us and they also continue to give excuses.
12. I think that to enhance the performance of the insurers, the companies need to keep the information and their accessibility the same for all customers. Our friends and neighbours are all mostly insured with Suncorp, and they have all been told something different in their dealings with the insurer. This is very frustrating.

Witness Signature



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**LAND PLANNING ISSUES**

13. Our property at [REDACTED] Kidd Street Emerald was built in 2004, with all of the other homes in the street constructed between 2002-2006. The details of our property are, [REDACTED] SP: [REDACTED] on 1548 m2 in the Central Highlands Regional Council. Prior to the amalgamation of local councils, we were previously managed by the Emerald Shire Council.

14. Our property is in an area zoned residential. The floor level for the construction of our home in 2006 was set by the council. I have attached an exert from the Engineering Department Emerald Shire Council, Flood level request - *'In addition floor level to be 300mm above the crown of the road or back of kerb, whichever is highest. Datum ref is Kinhill Report 1993. Flood level: 176.8AHD Floor level 177.10AHD'*. I have browsed the Kinhill Report and it states that flooding could be alleviated by a number of things. I think that all of the issues mentioned by the respondents from Kidd Street are covered in the report. They are:

- *Reduce build up of subsequent approvals for land development.*
- *Allow the water to run to reduce back up of flood water.*
- *Inadequate drains that do not have sufficient capacity to deal with run off during heavy rains or flooding.*

It amazes me that council have known of this report for 17 or so years, and have not done anything to alleviate the possible flood situation in our area.

15. The area also has the LN1 drain flowing through it, and has the industrial estate on the other side of drain from our estate to the north.

*I have attached a photograph of the flooding showing the relationship between the northern industrial area and our residential estate at Kidd Street to assist the commission. This photograph was supplied by a friend and neighbour.*

**TENDERED AND MARKED EXHIBIT NO.....**

16. The source of the flood of 2011 was the Nogoia River. The flood of 2008 did not inundate our house, but flooded our property. In 2010 the flood come in from the 2PH Farm direction (western side of town) which overflowed from the LN1 drain running very fast down Kidd Street from Baker and Egan Street toward the back corner of our property. Externally, the watermark was 750mm high and internally on our walls, the height was 650mm. The water was flowing very quickly from the front of the property to the back. The ground was rippled post flood. The area beside the house and the fence had rippled ground from the speed of the flow of water across it. The whole area was inundated, so I am sure the council is quite aware. I also applied for the funding that was available for persons that had been flooded. The funding that I applied for included the initial emergency funding, which I applied for at McIndoe Park \$650; the Premiers Relief Fund \$6000, and the Emerald Flood Appeal at the Neighbourhood Centre \$3000.

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17. I am aware of approvals for development that have impacted on the flooding in our area. The Northern Industrial estate has had at least 2 new businesses approved which have been built up to and above the 2008 flood level. Now, council have almost approved a concrete batching plant 60 metres away from our homes despite community concerns. The development affects drainage for the area, restricts water movement and increases the depth of the water.
18. I have taken action against these approvals in relation to the council. I have written numerous letters to Council, articles to the newspaper, a letter to the editor, and have presented opposition with questions to the Council at community meetings.
19. I think that some of the actions of WHRC have contributed to the level of flooding of our property. The continued building approvals on the industrial estate and the state of the LN1 drain are issues. The LN1 drain not having been cleaned or cared for when it was apparently only ever supposed to be used for irrigation run off is an issue. From my knowledge, the drain continues to be used for irrigation run off although there is still quite a lot of water in it.
20. I was not aware that our property would be affected by flooding when I purchased it. At that time I had spoken to a current resident, who stated that they had been informed by the developer that the land developed in Kidd Street was higher than the post office and would never flood. We are unaware of any surveys being conducted in this area.
21. We have not renovated our home as it is only 5 years old, but in fixing it after the floods we are using the exact same materials as before. Houses on stumps, or steel and concrete structures should be replacing the current structures.
22. I do have some suggestions on what could be done to minimise the adverse effects of flooding in our area. They are:
- Taking the 90 degree turn out of the channel/drain which is situated at the start of the LN1 drain at the start of the Tyson Road intersection.
  - Take round drains from under the railway line across from the TAFE, upgrade the size of the pipes under the railway and highway to allow water to run and not get as backed up.
  - Build another drain to the North so that water can drain away and not get caught at the racecourse and backup to flood the area.
  - Move the industrial estate water runoff to the north, not back into the LN1 drain.
  - Maintain, deepen and widen the LN1 drain.
  - Have a channel deep and wide enough to contain the water and direct it safely past the town.
23. At the time of providing this information the WHRC were in the process of approving a concrete batching plant. The approvals were to proceed only 2 weeks ago despite stating that nothing would be approved until the report came down from the

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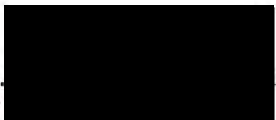
Queensland Flood Commission. I am aware that a separate discussion is proceeding on the approval for the plant on 26 September 2011.

- 24. Another issue that I wished to discuss regarding land planning is that heavy industry should not be approved near residential areas. The Council could enhance the land planning process by letting the water run. It has gotten so backed up twice now and nothing has changed on the North West side of town. Council are not protecting us at the moment.



C L RICHARDSON

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