



QFCI

Date: 27/09/11 Jm

Exhibit Number: 663

File Note

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

Annexure 3

Consultant	Welcome to the CGU claim lodgement centre, this is [REDACTED] thanks so much for waiting, how can I help you.
Customer	Yeah, hey [REDACTED] I need to lodge a claim on our premises.
Consultant	Right, okay and can I just ask your first name to begin with.
Customer	Judy
Consultant	Right okay, is it alright if I do call you Judy is that right?
Customer	Yeah, that's fine.
Consultant	Okay and would you have your policy number there at all.
Customer	Yeah, I don't know whether this is house or contents it was just a piece that I grabbed. [REDACTED]
Consultant	Right, no worries and can I just confirm the address there as well.
Customer	[REDACTED] Westlake
Consultant	Right okay and this is for your buildings insurance.
Customer	Yes
Consultant	Right okay, is this part of the floods and storm damage there ?
Customer	Yeah
Consultant	Right okay, so ah, and was there damage to the contents as well.
Customer	Yes, we've just got in now, um, because the water has just subsided. So we're just coming in and we've taken photos, we've, it's obviously come up first through all our toilets and sewers and that but first and then, it's come around in the yard, so.

Consultant	Right okay, so ah, okay. And your surname is?
Customer	Dobrowa
Consultant	Right okay, and it's in your husband's name is that right?
Customer	Con Victor and Judith Carmel the insurance should be: Houses, cars, contents
Consultant	Right okay, I'll just locate the other, the other number as well there and then we can put the claims through for you Judy. So ah. Right okay, so I've got the two claims there now, so okay we can put the claims through and if the one \$100 excess that would be on each of those.
Customer	(Customer laughing) Sorry, it's just funny.
Consultant	Okay, and just to make you aware that amongst the exclusions on our policies is actually flood damage.
Customer	Mmm
Consultant	So what we're doing is we're lodging claim and our claims department will be following up in the next week or so and they will be able to go through in further detail and they'll make the determination if it's considered storm water runoff or flood and that will determine the coverage there for you. Okay, so you've just returned today to find the damage, is that?
Customer	That's right. We evacuated yearly yesterday morning otherwise we would never have got out.
Consultant	Right okay and everyone's quite safe and sound there is that right?
Customer	That's true.
Consultant	Right okay, that's definitely the main thing.
Customer	So what are we allowed to do, in terms of, you know like, when does an insurance assessor look at the house?
Consultant	Ahh yeah, well obviously it's gonna take some time, so ah, if there's anything that sort of, you know if you've got sort of carpets that are smelly and that sort of thing, that just needs to go out then, what we're recommending is that if it's possible to take a photograph just to do that.
Customer	We've photographed inside the house total.
Consultant	Sorry.

Customer	We've taken photos of every single room
Consultant	Oh right, great, okay. And if it's things like carpet that you need to throw out, then just, also if you could just sort of cut out a little piece just so that they can see exactly what it is that needs to be replaced there as well. Okay, so it's both - I've just the home was damaged by rain and flood water.
Customer	Well it's certainly been raining, so it's rained. Yes, it has flooded but it has also come up through the sewer systems. So I know, you know, if the sewer system and it's come up through that way as well. You can tell that in the toilets and bathtub and that all the water.
Consultant	Oh okay, so home and contents were damaged by rain and flood water which flowed up from the sewage system and toilets.
Customer	Yep
Consultant	Okay, are you happy with that description there then?
Customer	Yeah, I think so, I mean. I'm sure if we're gonna get some sort of coverage because it's not, it was, anyway - it's not as though a river's flooded and it's come and flooded our house exclusively right. It's been.
Consultant	Right
Customer	It's been the dam rain and we've actually been having issues with the City Council which I've got paperwork on about the sort of system around there with you know, excessive rain water going into the sewers instead of into stormwater drains, so.
Consultant	Right okay and is there a contact telephone number there for yourself during the day time at all.
Customer	Not at home, but on the mobile.
Consultant	Okay
Customer	██████████
Consultant	Right that's lovely thanks for that. Okay, so that's that all those questions. If you've got a pen I can give you the claim numbers and the other details there as well.
Customer	Mmm mm
Consultant	Okay, so - as we said, you've got the, there's the \$100 excess on each of the claims there.

Customer	Mmmm mmm
Consultant	So for the first claim which is for the building damage.
Customer	Mmm mmm
Consultant	That one is [REDACTED]
Customer	[REDACTED]
Consultant	[REDACTED]
Customer	[REDACTED]
Consultant	[REDACTED]
Customer	Mmm mm
Consultant	[REDACTED]
Customer	Mmmm mmm
Consultant	[REDACTED]
Customer	Mmm mmm
Consultant	[REDACTED]
Customer	Mmm mmm
Consultant	[REDACTED]
Customer	Mmmm mm
Consultant	[REDACTED]
Customer	[REDACTED]
Consultant	That's it and for the contents damage, that one is [REDACTED]
Customer	[REDACTED]
Consultant	[REDACTED]
Customer	Mmm mmm
Consultant	[REDACTED]

Customer	Mmm mmm
Consultant	██████
Customer	██████████
Consultant	And I'll give you the direct telephone number for our claims department in Brisbane as well, they had to be evacuated as well as course, but they should be back over the weekend or certainly next week, they should be back there provided there is no more disasters, fingers crossed. So their number is ██████
Customer	Mmm mmm
Consultant	██████
Customer	██████
Consultant	And their normal working hours are 8.30am until 5.00pm Monday to Friday. So they'll get in contact and they'll be able to organise the assessment there for you and I'll just make the note that you've taken photographs, etc as well and just keep hold of those as well there.
Customer	And like electrical goods that have been in water, obviously have to be ditched you know, so with the, you know, they're covered in mud anyhow so.
Consultant	Right okay. So again, if you just take the photographs and yeah obviously anything that just needs to go out so, you can't really do much about that so if you can just take the photos beforehand and that'll be fine then.
Customer	Okay
Consultant	Alright then.
Customer	Alright
Consultant	Alright, no worries Judy and just also the policy actually in Con's name, both of them are, so if he could just give the claims department a call at some stage, or when they give him a call they can just get his validation under claim
Customer	Con, Con.
Consultant	Oh you've got him there.
Customer	Con
Consultant	Yeah okay
Customer	He's just in other room.

Consultant	Oh right okay, no worries then, so we can just get his authorisation and that'll just.
Customer	Your name, just authorise this please. You're after me, Mr Dobrowa.
Consultant	Yeah that's right, sorry to disturb you. So okay, just the policies are in your name. If you could just give your authorisation for Judy to act on your behalf as well.
Customer	She has it.
Consultant	Oh great, no worries, that's fine then Con. Alright no problems, all the best with everything and you guys keep well and safe, that's for sure.
Customer	Thank you
Consultant	Alright, thanks so much for that Judy take care.
Customer	Bye
Consultant	Okay, bye bye