

**Summary of contact between Mr and Mrs Doyle and CGU, based on information in Annexure 1 of statutory declaration of Mr James Merchant, sworn 22 September 2011 (Exhibit 626)**

<b>Date</b>	<b>Time</b>	<b>Caller</b>	<b>Details of call</b>
11 January	17:34:30	Lynn Doyle	Claim lodged by Lynn Doyle. CGU advised flood not covered.
13 January	10:24:25	Brett Doyle	CGU advised claim would be reviewed for flood; CGU would contact them within 48 hours.
14 January	13:05:48	Lynn Doyle	Lynn wanted to know when property would be assessed.
19 January	17:44:58	Insured	Checking status of claim.
25 January	12:29:44	Insured	Checking status of claim. CGU advised flood team would contact within 48 hours.
27 January	15:08:38	CGU	Initial assessment of damage. CGU advised assessor would be sent.
7 February	11:30:01	Lynn Doyle	Checking status of claim. CGU then called assessors Cunningham & Lindsay who advised they hadn't contacted insured yet. CGU requested they contact insured.
7 February	14:53:49	CGU	Called Lynn back, advised of assessor contact details.
18 February	14:18:03	Insured	Checking whether they need to move out to have house treated. CGU advised someone from flood team would call back.
24 February	14:32:04	Insured	Checking status of claim. Put through to Jackie Briggs - no answer; [REDACTED] - no answer.
24 February	16:55:30	CGU	Jackie Briggs advised CGU was awaiting assessor's report.

<b>Date</b>	<b>Time</b>	<b>Caller</b>	<b>Details of call</b>
1 March	13:22:16	Lynn Doyle	Lynn requested CGU call Brett with update on claim.
1 March	16:40:27	CGU	Jackie Briggs advised CGU was awaiting assessor's report.
3 March	11:59:08	Insured	Checking status of claim. Transferred to Jackie Briggs who spoke with insured at 12:11:29pm. Jackie advised awaiting assessor's report and CGU would call when report received.
3 March	16:15:48	Insured	Seeking update on report. CGU advised it would call when report received.
3 March	16:43:54	Brett Doyle	Called to speak with Jackie Briggs. Claims consultant sent email to Jackie to contact insured.
3 March	16:54:42	CGU	Jackie advised she would follow up assessor's report on 4 March and then contact insured.
4 March	10:14:19	Brett Doyle	Called to speak with Jackie Briggs. Claims consultant advised Jackie unable to be located and that Jackie would call him back that day.
4 March	11:58:40	CGU	Advised that report received and hydrologist allocated to claim.
8 March	11:27:15	Brett Doyle	Called to speak with Jackie Briggs. Claims consultant advised could not get through to Jackie but would email Jackie to call him back.
8 March	14:20:00	CGU	Jackie advised hydrologist would contact them to arrange appointment. Brett requested copy of assessor's report.

<b>Date</b>	<b>Time</b>	<b>Caller</b>	<b>Details of call</b>
21 March	11:25:59	Brett Doyle	Called to speak with Jackie Briggs. Claims consultant advised Jackie would return call as she was not available.
21 March	12:00:38	CGU	No answer. Jackie sent sms.
21 March	14:05:21	CGU	No answer. Jackie sent sms.
22 March	11:30:18	Brett Doyle	Called to speak with Jackie Briggs. Claims consultant advised she would email Jackie as she was unable to get hold of her.
22 March	15:30:21	CGU	Jackie advised CGU would contact insured once hydrologist report received and reviewed.
28 March	17:10:44	Brett Doyle	Called to speak with Jackie Briggs, she was not available. Claims consultant advised Jackie would call back first thing next day. Brett advised he was frustrated with how CGU was handling claim.
29 March	14:34:22	Brett Doyle	Called to speak with Jackie Brigg. Claims consultant unable to reach her.
29 March	15:49:39	CGU	No answer. Jackie left message.
29 March	16:35:59	Brett Doyle	Called to speak with Jackie Briggs. Claims consultant unable to transfer.
30 March	11:25:08	CGU	Jackie advised CGU awaiting hydrologist report. 'Insured getting very frustrated re delay'. Jackie advised CGU will contact will report received.
1 April	13:33:33	Brett Doyle	Called to speak with Jackie Briggs. Claims consultant advised they were all busy on

Date	Time	Caller	Details of call
			phones. Brett requested someone else call him back as Jackie not responding to his emails.
1 April	15:31:37	CGU	██████████ called. Advised Brett hydrologist report complete and CGU would call 4 April to advise outcome of claim.
4 April	16:10:56	Brett Doyle	Brett called to speak with Jackie. CGU advised she would call back.
4 April	17:11:23	Brett Doyle	Brett advised he had not received call back. CGU advised still waiting on report and not much Jackie could tell him without report.
6 April	11:07:36	CGU	Jackie Briggs advised outcome of hydrologist report, claim denied. Brett advised he disputed decision, requested to speak with manager.
7 April	14:11:21	CGU	██████████ called, advised Brett she agreed with original decision. Advised she would send letter and hydrology report.
17 May	11:29:41	Lynn Doyle	Lynn advised they disputed claim. CGU advised claim referred to dispute team on 13 May, provided dispute team number for Lynn to call.
17 May	12:47:59	Lynn Doyle	Lynn queried whether CGU had received dispute letter. CGU advised it would call back next day
18 May	11:35:38	CGU	██████████ advised file was with IDR.

<b>Date</b>	<b>Time</b>	<b>Caller</b>	<b>Details of call</b>
18 May	11:46:58	CGU	IDR left message for Brett to call back to discuss dispute.
20 June	11:50:43	Insured	Called to discuss dispute.
21 July	11:22:22	Insured	Called to discuss dispute. CGU provided insured with IDR's email.

For full details, see Annexure 1 to Mr Merchant's statutory declaration (Exhibit 626)

**Summary of contact CGU made to Mr and Mrs Doyle referred to at Transcript 3190, Lines 12-18, 26 September 2011, based on Annexure 1 of statutory declaration of Mr James Merchant sworn 22 September 2011 (Exhibit 626)**

Call by CGU to insured on 27 January 2011 (recorded at 15:08:38) responded to a call by insured on 25 January 2011 enquiring about the claim (recorded at 12:29:44).

Call by CGU to Mrs Doyle on 7 February 2011 (recorded at 14:53:49) responded to an earlier call by Mrs Doyle on 7 February 2011 (recorded at 11:30:01).

Call by CGU to insured on 24 February 2011 (recorded at 16:55:30) followed a call by insured on 18 February 2011 (recorded at 14:18:03) which was not returned and responded to an earlier call by insured on 24 February 2011 (recorded at 14:32:04).

Call by CGU to insured on 1 March 2011 (recorded at 16:40:27) responded to an earlier call by Mrs Doyle on 1 March 2011 (recorded at 13:22:16).

Call by CGU to insured on 3 March 2011 (recorded at 16:54:42) responded to an earlier call by Mr Doyle on 3 March 2011 (recorded at 16:43:54).

Call by CGU to insured on 4 March 2011 (recorded at 11:58:40) responded to an earlier call by Mr Doyle on 4 March 2011 (recorded at 10:14:19).

Call by CGU to insured on 8 March 2011 (recorded at 14:20:00) responded to an earlier call by insured on 8 March 2011 (recorded at 11:27:15).

Text messages sent by CGU to insured on 21 March 2011 (recorded at 12:00:38 and 14:05:21) responded to an earlier call by Mr Doyle on 21 March 2011 (recorded at 11:25:59).

Call by CGU to insured on 22 March 2011 (recorded at 15:30:21) responded to an earlier call by Mr Doyle on 22 March 2011 (recorded at 11:30:18).

Call by CGU to insured on 30 March 2011 (recorded at 11:25:08) responded to a call by Mr Doyle on 29 March 2011 (recorded at 16:35:59).

Call by CGU to Mr Doyle on 1 April 2011 (recorded at 15:31:37) responded to an earlier call by Mr Doyle on 1 April 2011 (recorded at 13:33:33).

Call by CGU to insured on 6 April 2011 (recorded at 11:07:36) to advise of receipt of hydrology report and outcome of claim followed two calls by insured on 4 April 2011 (recorded at 16:10:56 and 17:11:23 respectively).

For full details, see Annexure 1 to Mr Merchant's statutory declaration (Exhibit 626)

**QFCI**

JM

Date: 6/10/11

Exhibit Number: 744